UP TO DATE UNIVERSAL LETTER WRITER

FOR BUSINESS AND SOCIAL CORRESPONDENCE

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THE UP-TO-DATE UNIVERSAL LETTER WRITER

CONTAINING

A LARGE VARIETY OF SPECIMEN LETTERS ON SUBJECTS PERTAINING TO LOVE, FRIENDSHIP, FAMILY AND SOCIAL INTERCOUSE, TOGETHER WITH UP-TO-DATE MODEL BUSINESS LETTERS AND APPROVED FORMS, BOTH MERCANTILE AND LEGAL, USED IN COMMERCIAL INTERCOURSE

ALSO

SIMPLIFIED RULES FOR PUNCTUATION, THE USE OF CAPITAL LETTERS AND THE FORMS OF SALUTATION, COURTEOUS CLOSING, ADDRESSES, ETC.

BY

PAUL E. LOWE

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INTRODUCTORY REMARKS.

In the composition of a letter on any subject lucidity and ornateness of expression is the paramount object to be acquired. These important and primary features can be attained only by practice and habitual concentration of thought in the grouping and classification of the facts and ideas to be conveyed in the letter, so that they may be arranged in orderly and logical sequence, without repetition and involved modes of expression.

The use of unnecessary adjectives and extravagant terms having no direct essential bearing upon the subject matter should be sedulously avoided.

ABBREVIATIONS.

Whenever a word is contracted the period should be used, thus:

Mr. for Mister.
Messrs. for Messieurs.
Mrs. for Mistress.
Del. for Delaware.
N. Y. for New York.
U. S. for United States.
Co. for Company.
etc. et cætera (Latin), and the rest.

COMPONENT PARTS OF A LETTER.

A letter is divided into nine parts, viz.:

1. The place where letter is written.
2. The date.
3. Person to whom written.
4. Address of person to whom written.
5. Salutation.
6. The subject matter.
7. Courteous closing.
8. Signature.
9. The address on envelope.

EXAMPLE.

(1 Place where written) (2 date)

New York, March 10, 19—

(3 Person to whom written)

Mr. Robert Dexter,

(4 Address of Person to whom written)

Chicago, Ill.

(5 Salutation)

Dear Sir:

(6 The subject matter)

Your kind letter of 8th inst. received, and I take pleasure in advising you that the articles confided to my care have all been disposed of according to your directions.

(7 Courteous closing)

Very truly yours,

(8 Signature)

THOMAS KING.

(Address on envelope)

MR. ROBERT DEXTER,

Chicago,

Ill.

NOTE.—*It is very necessary that the proper title of courtesy should precede the name of the party or parties addressed, both in the letter and upon the envelope, as failure to observe this customary requirement may possibly give offense to punctilious persons.*

TITLES OF COUTESY.

Mr. (for gentleman).
Messrs. (for firm or more than one gentleman).
Mrs. (for a married lady).
Miss (for a single lady).
Mesdames (for more than one lady).

FORMS OF SALUTATIONS FOR LETTERS WHEN FAMILIAR RELATIONS DO NOT EXIST.

Sir: (Singular); used principally by the government in official correspondence).
Dear Sir:
Dear Madam:

PLURAL.

Sirs:
Gentlemen:
Esq., an abbreviation of Esquire, is a form of ad-

dres that is gradually disappearing, and, whilst perfectly proper, its use is not recommended. When using the title "Esq.," it should follow immediately after the name, and should never be used in connection with any form of salutation.

Samuel Scott, Esq. (correct form).

Mr. Samuel Scott, Esq. (incorrect form).

Forms of Salutation in Familiar Intercourse, as in Family, Love, Friendly, Etc., Correspondence.

Family:

Dear (given name or title of relationship, as "son" or "niece," etc.)

My dear (given name or title of relationship, as "son" or "niece," etc.)

Love:

Dearest (given name optional).

Darling (given name optional).

(See Useful Hints in Writing **Love Letters**, page —.)

In friendly and social correspondence the form of salutation should be determined by the degree of familiar footing upon which the correspondents may be placed.

FORMS (FORMAL) FOR CLOSING LETTERS WHEN FAMILIAR RELATIONS DO NOT EXIST.

Yours truly. (Standard and most commonly used.)
Very truly yours.
Yours very truly.
Respectfully.
Yours respectfully.
Respectfully yours.

FORMS OF CLOSING WHERE FAMILIAR RELATIONS EXIST, AS IN FAMILY, FRIENDLY, ETC., CORRESPONDENCE.

Family:

Affectionately.
Lovingly.
Devotedly.

Friendly and Social in some cases:

Faithfully.
Sincerely.
Cordially.

(For closing love letters see Useful Hints for Writing Love Letters, page 18.)

NOTE.—*In closing other than business letters, the form should be largely governed by degree of relationship or intimacy existing between the correspondence. Undue intimacy between comparative strangers is bad form and should be avoided.*

PUNCTUATION.

Punctuation marks serve to divide sentences in such manner as to make the sense unmistakable. Improper punctuation destroys the sense of the sentence and is very misleading.

The marks of punctuation in general use are:

The period (.) marks the end of a complete sentence.

The colon (:) marks pause next in length to period.

The semicolon (;) marks pause next in length to comma.

The comma (,) marks very short pause.

The interrogation or question mark (?) is placed after a question.

The exclamation mark (!) is used to express strong emotion, surprise, grief, terror, etc. (unnecessary in business correspondence).

The dash (—) denotes sudden stop to add effect to other points.

EXAMPLES.

THE PERIOD.

This sentence is complete.

THE COLON.

The story related to me was strange and weird: it sent the blood coursing through my veins.

THE SEMICOLON.

Men are but atoms on this planet; but the future life promises a great destiny for those who deserve it.

THE COMMA.

To accomplish his designs, and to give a color of patriotism to his actions, he strove hard for the favorable comment of the press.

THE INTERROGATION.

Who killed Cock Robin?

THE EXCLAMATION MARK.

"O! threats of hell, and hopes of Paradise,
One thing at least is certain—this life flies;
One thing is certain and the rest is lies:
The flower that once has bloomed forever dies!"

THE DASH.

Give me a sword—I will do the rest.

OTHER MARKS, NOT USED IN THE DIVISION OF THE SENTENCE, BUT EACH HAVING ITS PARTICULAR SIGNIFICATION, ARE:

Brackets ([ ]) are used to enclose explanatory information in a sentence.

The parenthesis (()) is used to enclose words not necessary to the sentence

The apostrophe (') is used to indicate possessive case, or denotes contraction of a word.

Quotation marks (" ") are used to enclose quoted language.

Reference marks asterisk (*), obelisk (†), dagger (‡). They are used extensively in R. R. Time Tables, and are used to call attention to foot-notes.

The ellipsis (* * * or ——) denote intentional omission of letters or words.

The caret (Λ) placed between two words and just below the line shows that the word interlined above was omited by mistake.

BRACKETS.

He [the judge] passed sentence.

THE PARENTHESIS.

The spirits danced (so tradition tells us) on the heath in the moonlight.

THE APOSTROPHE.

When love's thrill is o'er.

QUOTATION MARKS.

"Come into my parlor," said the spider to the fly.

REFERENCE MARKS.

The King rode up the hill,* waved his sword around his head,† and then rode down again.

BOTTOM OF PAGE.

* Carlyle, chap. v. p. 123.
† Lingard, chap. II. p. 300.
‡ Guizot, chap. VI. p. 73.

THE ELLIPSIS.

I met J . . . s (James) to-day on K——g (King) Street.

The senator then paused, ... and after a moment's deliberation, continued.

The senator then paused, *consulted the notes on the desk before him,* and after a moment's deliberation, continued.

THE CARET.

nad fleece
Mary a little lamb; its was white as snow.
∧ ∧

USE CAPITALS WHEN WRITING:

Names of the Deity (God, Jehovah).

Words derived from proper names (Roman, Darwinian).

The names of places (Boston, Paris,.

Bodies of water (Atlantic ocean, Hudson River, Lake Erie).

Divisions of land (Rocky Mountains, Cape Cod, etc.).

Names of countries (England, Spain).

Names of nations and languages (French, Spanish).

Names of States (Maine, Georgia)

Days of the week (Monday).

Names of months (January).

Names of holidays (Thanksgiving).

Important events (The Revolution).

Religious Sects (Methodists, Catholics).

The personal pronoun I.

(Taking above list as a guide, use discretion for words not given.)

The words "O" and "Oh" should always begin with capital letter.

PRESS WRITING.

In writing for any publication—newspaper, book or magazine—write only on one side of the sheet.

When practicable it is preferable to have the manuscript typewritten. Always enclose postage with your manuscript for the return of same in the event the matter is not found available. Write your address plainly and in full on letter accompanying the manuscript and also attach a card or small slip of paper to the first page of the manuscript.

If your manuscript is not accepted or returned in a reasonable time—say two weeks—write to the editor calling his attention to the delay.

LOVE, COURTSHIP AND MARRIAGE.

Courtship naturally springs out of love, and the object of love is always courted by the lover. This practice has prevailed throughout all times, or from the earliest dawn of history, and is common to all races of mankind, and will always be, as it is, a natural instinct.

Many claim that the happiest days of a man's life are his courting days. Truly, they should be; but there is room to suspect that they are not always so. Some courtships are attended by many vicissitudes —disappointments, obstacles, heart-burnings, etc.; but probably in the preponderance they are very happy periods of human life. The most natural and proper thing to do when he discovers that the arrow from the bow of the mischievous little god

has penetrated his heart is to acquaint the object of his affections with the sentiment which she has inspired in him with as little delay and circumlocution as possible, as long courtships, preliminary to the actual engagement, are objectionable for many reasons, and are also risky, as many experiences in delayed engagements have resulted in verifying the old saw, "There is many a slip 'twixt the cup and the lip."

Proposing.

The act of proposing can hardly be performed by any arbitrary rule. It is an act which must be spontaneous, and the manner in which a lover acquits himself in this delicate duty must necessarily vary much according to temperament; but one thing to be borne always in mind is that "Faint Heart Never Won Fair Lady," and, therefore, the subject should be approached on the part of the gentleman with plenty of self-confidence, tempered with dignity and a reasonable display of sentiment; but without maudlin gush; and the proposal should be received by the lady with a due amount of real or feigned embarrassment, and somewhat in the nature of a surprise, and whilst acquiescing with coy and modest mien, it is well for the lady not to gasp out "Yes" to quick, but allow a little time for the symphony of sentiment to soak in.

No proposal, however, should be made hastily, and whilst it is probably true that in most instances the germ of love is quickened at first sight, it is well to put a bridle on one's passion and bide one's time, in order to test the genuineness of the sentiment, before making a move which a retreat would cause serious embarrassment, or, still worse, consummate an act which would lead to an unhappy future.

Whilst indubitably chance enters largely as a leading element in the marriage venture, the risk of making a mistake can certainly be very materially minimized by a careful and judicious course of observation, and study of the depositions of persons engaged during the period of courtship, and which period should be of sufficient duration to afford both parties ample opportunity to form unerring judgments of each other.

Should a gentleman be placed in such a position that a proposal in person is not possible—because of separation—the proposal may be very properly made in writing, although this manner of proposing is not desirable nor in good form, except under unsurmountable conditions.

When proposing by letter, the gentleman should never fail to enclose with his letter of proposal a letter addressed to the parents of the lady, asking

their consent to his attentions with a view to making her his bride. This is discharging a duty due to the parents which the lady can submit to them if she intends to accept the proposal, or return to the lover in case she declines the honor.

In every instance where the proposal is made in person the lover should ask the lady's consent to ask from her parents her hand in marriage, and this act of courtesy and duty should be attended to immediately upon receiving the lady's affirmative answer.

Marriage—Usual Custom.

Bridesmaids and bridegroomsmen are usually selected from among the near relatives and friends of the bride and groom, and the number must necessarily be governed by circumstances, but there should always be as many of one as of the other. The dress of the bridesmaids usually consists of a light white material, such as voile, marquisette, chiffon, satin or the like, veiled or trimmed in some color, such as pink, blue, yellow or pale green, and for better effect they should all be dressed alike.

The costume of the bride usually consists of a handsome brocade satin or a chiffon veiled over satin (usually white), with a garniture of jewels. She usually wears a long veil, with a wreath of orange blossoms. She carries in her hand a boquet

of white flowers, gardenias, lilies-of-the-valley or such like; or she may carry only a prayer book.

On the morning of the wedding, after the bride is dressed, she remains in her room until her carriage is announced, and which is always the last one to leave the house. The only other occupant of this carriage is the one who is to give the bride away.

The dress of the bridegroom should not differ materially from his usual morning costume. It should consist of a blue frock or morning coat, light trousers and tie and white gloves. A sprig of orange blossom or other white flower may be worn in his buttonhole. His boots should be of patent leather or some other dressy style.

The bridegroom, accompanied by his best man, should be the first to arrive at the church. It is well, upon the arrival of the bridegroom at the church, to repair immediately to the vestry and dispose of such matters as the payment of fees, gratuities, etc.

Next should arrive the bridesmaids, who await at the church entrance the arrival of the bride. Upon the arrival of the bride, she takes the arm of the person who is to give her away and, followed by the bridesmaids, she advances up the aisle to the altar, where she meets the bridegroom and takes her position at his left hand. The bridegroom is at-

tended by the best man on the right and the bride has her bridesmaids on her left.

The minister then proceeds to perform the ceremony.

LOVE LETTERS.

Useful Hints in Writing Love Letters.

Assuming that the acquaintance of the correspondents is not of long standing, the letters should begin with dignified formality until the courtship ripens into more intimate relations.

The language of the gentleman's letters and the thoughts expressed in them throughout the entire period of courtship should be colored with the most delicate shades of exalted sentiment and respect for that superior, intuitive refinement of woman, the richest heritage of her sex—which, weathering the storms of every civilization since the earliest dawn of human history, has been preserved, immutable and immaculate.

In addressing a lady at the beginning of his serious attentions, and unless his previous close acquaintance justifies a more familiar salutation, the gentlemen should commence his letter:

"Dear Miss (Surname):"

In time, as the correspondence develops greater freedom, the given name of the lady may with propriety be used, preceded by "Dear Miss," and finally the "Miss" may be dispensed with and the salutation "Dear (given name)" used until the close of the courtship.

Such extravagant expressions as "My own sweet darling," "Dearest Ducky," "Honey," "Pet," etc., are in very bad taste, and when used by a bewhiskered man, old enough to vote, or by a matured woman, would suggest the presence of incipient dementia, rather than the ardent passion which they are supposed to portray.

In closing love letters be governed by the same condition referred to in the directions given for commencing the letter, using the following closings progressively: "Yours respectfully," "Yours very truly," "Yours sincerely," "Yours affectionately," "Ever yours," "Most affectionately yours," "Ever yours affectionately," etc. Any variation of the above examples would be proper.

Letter from a Gentleman to a Widow Urging His Eligibility.

Dear Madam:

Beset by doubts as to the interpretation you may have given to my long and assiduous attentions,

I am impelled by an all-powerful passion, which I cannot control, to take this method of conveying to you the state of my feelings towards you.

Often I have essayed to express myself verbally, but on each occasion I was deterred by the dread thought that my advances might meet with that disfavor suggested by external appearances in your reception of my persistent and devoted attentions.

Can it be that my unswerving constancy and the evidences I have given of unselfish and abiding affection have failed to awaken in your heart reciprocal sentiments, or am I to attribute these harassing suspicions to the vagaries of an imagination wrought up with the fear of losing that which, of all treasures on earth, is the dearest to my heart?

If for any hidden reason you have kept me in this cruel suspense, may I throw myself upon your kind indulgence and implore you to afford me the surcease vouchsafed the trembling criminal when the fatal axe severs the frail thread of life? Or will you, by a kind word of assurance, re-establish me upon that lofty pedestal of hope which it was once my pride and joy to occupy?

Surely my eligibility for the honored title of husband to so lovely a woman as yourself is in no way questionable.

I am young; rising in my profession; possessed of ample means, and enjoy a reputation beyond re-

proach. My family connection is second to none, and my love for you is deep and abiding, such as will endure through life, gaining strength each hour, from youth's crimson flush of dawn to the gather-ink twilight of old age.

Anxiously awaiting a reply, I am, yours,

With sincere devotion,

ALBERT THORNE.

Letter from Gentleman to Lady Asking Permission to Press His Suit.

Dear Miss Gaither:

During the past year, which it has been my singular good fortune to be recognized favorably amongst your host of friends and admirers, I have been tempted, time and again, to confide to you a secret which lies nearest of all to my heart; but until now I have been restrained by an irrepressible doubt of my worthiness to aspire to so great a happiness as that which I now am about to ask at your hands.

Ever since I first had the honor and extreme pleasure of your acquaintance I have felt creeping upon me, with ever-growing force, signs of a sentiment far stronger than that of respectful regard and admiration.

If this frank avowal does not fail to meet with a disposition on your part, at least, to cultivate a responsive sentiment, should such not yet be the state of your feelings, will you do me the honor to recognize my suit and accept me as an ardent aspirant for your heart and hand?

Earnestly hoping for an early and favorable reply,

I am, very respectfully yours,

SIGMUND GRANVILLE.

Reply to Above.

Dear Mr. Granville:

Your very kind letter of May 10th came to me in the nature of a surprise, but a pleasant one I must confess.

Our long and agreeable acquaintance certainly justifies you in claiming from me the warmest sentiment of esteem and respect, sentiments which often ripen into feelings of a more tender kind.

With the approval of my parents, who I have consulted, the request which you have made has been favorably considered, and it will afford me keen pleasure to accept the kind attentions which you propose.

Very sincerely yours,

MYRTLE GAITHER.

Letter from a Gentleman to a Parent Requesting Permission to Address His Daughter.

Philadelphia, Pa., April 9, 19—.

Mr. Charles Lawrence (or Mrs.)
Dayton, Ohio.

My Dear Sir (or Madam):

Consonant with that high sense of honor which imposes upon every gentleman a duty to the parents of the lady who has won his affections, I respectfully request your permission to pay my addresses to your daughter, Miss Marion.

As you are well acquainted with my antecedents, moral character and standing in the community, I will forego any comments on those qualifications, believing that it will only be necessary to enlighten you as to my financial standing and ability to support a wife in the manner of living to which she has always been accustomed.

I am at present the junior partner in the brokerage firm of Clark Rivers & Co., with every prospect of a larger interest in the near future. My income is now ample to meet the most exacting requirements of modern social life, and I can assure you, sir, that if you do me the honor to commit your daughter's future to my care no effort on my part

will be spared to make her life one of comfort and happiness.

Awaiting your reply, I am, Sir (or Madam),

Very respectfully yours,

JOHN C. BLATCHFORD.

Reply to Above.

Dayton, Ohio, April 14, 19—.

Mr. John C. Blatchford,

Philadelphia, Pa.

My Dear Sir:

Your courteous letter of the 9th inst. is received, and it affords me much pleasure to inform you that your high sense of the obligations due to parents, together with my knowledge of your excellent qualities of mind and heart, command my unqualified approval and respect.

After having consulted with my daughter, I am pleased to accord you the permission which you request, and extend to you the cordial hospitality of our home.

Very truly yours,

CHARLES WOMBOLD.

From a Gentleman Asking Lady to Appoint Wedding Day.

New York, June 8, 19—.

My Dear (given name):

Although I have received from your sweet lips the pledge which has made me the happiest of mortals, I have not until just now been in position to ask its fulfilment at any particular time.

My affairs, however, are now in such definite shape that an early celebration of our nuptials will be hailed by me with great joy, and if my longing for the speedy consummation of an event so important to our mutual advantage—as I see it—meets with your approval, I would suggest that you appoint some day in the near future most convenient to yourself and family for the celebration of the ceremony.

With assurances that your preferences concerning every detail of the occasion shall be considered paramount, I am,

Affectionately yours,

(given name.)

Reply to Above.

Utica, N. Y., June 10, 19—.

My Dear (given name):

I hasten to answer your letter of June 10th, just received.

Your suggestion meets with my entire approval and that also of my parents.

There are, however, many little details incident to so important an event, which will require some time to perfect, and though not essentially imperative, cannot very consistently be foregone; therefore I may not find it practicable to name as early a date for our wedding as you may expect, judging from the tenor of your letter; at the same time, my dear (given name), you may rest assured that it is due more to circumstances confronting me than to any indisposition on my part that I do not designate an earlier date than Wednesday, July 3d next.

Further particulars I will give you in a letter to follow.

Meanwhile, believe me,

Yours affectionately,

(given name.)

A Declaration of Affection for a Lady.

Rutland, Vt., Aug. 6, 19—.

Dear Miss Bond:

The short time spent at your house last winter was the pleasantest of my life. In your company hours and days passed so gayly that I was convinced it was your presence that afforded enjoyment to the passing moments.

That longing to be at your side has ever since impelled me to write to you and I venture to frankly ask you, has the affection and love I feel for you any response in your heart? My future happiness depends on a favorable answer from you. Let me not hope in vain. Believe me, my love is not of that changeable kind, but true and constant, engendered by admiration and respect. Your reserved manner has so securely hidden the emotions of your heart that I cannot predict the nature of the answer to this letter.

Hoping to hear from you soon, I am,

Devotedly,

HENRY SEMMES.

Favorable Reply to the Above.

Boston, Mass., Aug. 8, 19—.

Dear Mr. Semmes:

I have just received your very kind letter containing the frank confession that you loved me, which has decided a question that has occupied my thoughts since your visit to us. I wish to be equally frank in my reply, and admit that the last few weeks of your visit caused me to become more and more attached to you and I longed to disclose my love and affection for you, but refrained from doing so because I doubted if it was reciprocated.

My parents have both read with great pleasure your letter which has caused me so much of joy, and they are both desirous that you visit us here again in the near future.

Affectionately,
MARGARET BOND.

Unfavorable Reply as Above.

Boston, Mass., Aug. 8, 19—.

Dear Mr. Semmes:

Your letter has been the cause of great distress to me, because it makes me feel that my manner

toward you may have given you reason to hope for what I feel I can never give you—that is, a love deeper than the affection of mere friendship. I have always enjoyed your company immensely because of your entertaining and amusing conversation.

I shall speak of this letter to no one, and if I have been in error, forgive me. I appreciate the honor you do me, but cannot return the sentiments it contains.

I hope your love has not yet been so deeply seated that this will mar your future happiness, and trusting our friendship may still continue, I remain,

Sincerely,

MARGARET BOND.

From a Lady to a Fickle Lover.

My Dear Walter:

The subject of this letter is one upon which I have for a long time hesitated to write you; but I now feel that I can no longer refrain and at the same time preserve my self-respect and peace of mind. Believe me, though, my dear Walter, when I assure you that it is neither the prompting of sel-

fishness nor an abnormally excited imagination by which I am actuated in incurring your displeasure perhaps; but it is a firm and irradicable conviction that I am right. Upon a little reflection you can hardly fail to perceive that your constant and marked attentions to other ladies cannot, in the presence of relations existing between us, tend otherwise than to excite unkind comments and which your conduct has already provoked, to my bitter humiliation and mortification.

Were I not so sure of my ground, or were the actions of which I complain mere civilities, which any gentleman might bestow upon ladies without inviting harsh crisicism, I should never have exposed myself to a possible suspicion of jealousy—a quality of mind for which I entertain the profoundest contempt—but the facts are so palpably true that any denial would be laughable if not deplorable.

That my feelings towards you have undergone no change you have every assurance; yet I could never reconcile myself to the thought that our present relations shall continue, unless I have immediate and unmistakable evidence that it is your intention to mark out for yourself and follow a line of conduct calculated both to silence the stinging criticism which you have elicited from the most casual ob-

servers, and spare me the painful humiliation which I have so long borne with patient resignation.

Until I hear from you, believe me as ever,

Yours affectionately,

HESTER.

Jilting a Lover.

New York, May 8, 19—.

My Dear M. Tucker:

I hope you will forgive if the subject of this letter should cause you pain; but the condition of my feelings is such as to render any further delay in imparting the knowledge to you an injustice to you as well as to myself.

For some time past I have felt that the promise I gave you had been made under a misconception of my real sentiments towards you, and which I now know were not such as to warrant so serious a step as marriage. Assuring you of my continued respect and esteem and wishing you the fullest measure of happiness through life.

I am very sincerely your friend,

EMILY HAINES.

Suitor Uncertain as to Lady's Sentiments Toward Him.

Dear Miss Harris:

I have found myself for some time in a great dilemma. I am anxious for some return of the feeling I entertain for you. I do not know whether you look upon me with favor or not, and I take the liberty of solving the problem of my doubt by a candid avowal of my love and affection, and asking you how I am estimated in your opinion.

Let me know the truth, should it even be the reverse of agreeable. Nothing is worse than suspense. You are very dear to me; my affection and love for you is strong and to conquer it is in vain. I hope this confession will call forth a reply to cheer me and give hope for the future.

I am anxiously awaiting your reply.

Sincerely,

ROBERT CARR.

Negative Reply to Above.

Miss Harris presents her compliments to Mr. Carr, and trusts he may find an answer in his own

letter. He is perfectly right when he says that Miss Harris has given him no reason to think that she feels of stronger affection for him than her other friends; if Mr. Carr is content that his intimacy shall mean no more than this, she shall be well pleased. It is possible if she could have given him an answer in conformity with his wishes the doubt he speaks of would never have arisen. When he acknowledges she has shown no special liking for him, she can truthfully verify the statement.

Respectfully,

LULA HARRIS.

From a Lady Declining a Proposal of Marriage.

Sir:

Whilst viewing your preference for me as a very high compliment, I am constrained to say, in all candor, that the sentiments of love which you express for me are not reciprocated, and could not be upon an acquaintance of any duration whatsoever.

Trusting that you may be content with a continuance of my respect and esteem,

I am, most respectfully yours,

EDNA GREEN.

January 30, 19—.

To Mr. Albert Jones.

From a Persistent Lover.

Orange, N. J., June 2, 19—.

Dear Miss Carruthers:

Your reply to my letter begging permission to be recognized as a suitor for your hand has been received and overwhelms me with feelings of intense disappointment and sadness, though not despair. Perhaps too much happiness at first would fill my cup later with bitterness; for behind every joy there lurks a tear. Still, if a life of sighs and tears were the cost of a reciprocal sentiment such as I entertain for you, how eagerly I would pay the price and seal the compact.

Indeed, my dear Miss Carruthers, I throw myself upon your kind indulgence, hoping that the knowledge of my deep devotion may plead my cause with you, and acquit me of any seeming indelicacy, if I persist in my prayer that you afford me a chance, at least, to prove to you the depth and constancy of my attachment, and win from you a favorable recognition of my suit.

With anxious expectation I await the reply which I earnestly hope will not forever shatter my happi-

ness in life and condemn me to the torment of hopeless despair.

With profound respect,

I am, ever your ardent admirer,

SIMON SIMPLE.

Reply to Above.

June 4, 19—.

Dear Sir:

After my explicit declaration concerning the rejection of your suit, I am both surprised and annoyed that you should so persistently pursue a subject which is far from agreeable to me.

My answer to your advances was made after due deliberation and with as much delicacy and consideration for your feelings as conditions would permit; but I am now constrained to say, bluntly and emphatically, that my first decision was final and irrevocable and any further mention of the subject on your part I could not construe otherwise than as

a rudeness which would justify me in severing entirely all social relations.

Very respectfully,

VERA STRONG.

Mr. Simon Simple,

Orange, N. J.

Sentimental Letter from a Gentleman in Florida to a Lady in California.

St. Augustine, Fla., Feb. 24, 19—.

My Dearest Dorothy:

Your precious letter, laden with the fresh gales of the Golden Gate, that breathe the sweet incense of those scented fields, bathed in the mellow light of the western sun, has just been handed to me by the postman and read with boundless joy. Indeed, my love, it came to me as to a shipwrecked mariner in the frozen arctic seas: like the visitation of a dazzling apparition from some fairy land beyond the placid stars, to cheer me in my loneliness and desolation.

This sleepy old town, with its stately piles of Moorish art, which reflect the delicate tints of an azure sea, and glisten in the silvery light of the moon like minarets of lustrous pearls through the luxuriant tropical growth, and the graceful festoons of silky moss that drape its forest giants, has for days past been wrapped in the embrace of a cold drizzling rain—a phenomenon rare indeed in a veritable Eden of almost perpetual sunshine. You can, therefore, readily imagine, my sweet Dorothy, how overjoyed I must have been, unaccustomed as I am to the depressing effect of a dull, leaden sky, to receive your cheerful letter!

Only a few more weeks and my enforced sojourn here will be at an end. But, oh, sweetheart, how those weeks will lengthen out into years before I will be free to spread my wings of love that are to transport me through the cruel space which separates us and restore me to my place by your side, when once again I may clasp my darling in fond embrace and drink deep from the limpid fountain of her pure and chaste lips that subtle sweetness which is the transcending ecstacy of all earthly happiness.

When I parted with you in Los Angeles it was with a heart borne down by the weight of dismal foreboding. I trembled for the outcome of my mis-

sion here. Was I to succeed or fail? Success meant the consummation of my dearest hopes, whilst failure would transform them into a nest of hissing adders and forever separate me from my love by a relentless monster-haunted Sahara of hopeless poverty.

But, Dorothy, dearest, the dire forebodings which filled my life with gloom have melted away like the early morning mists when Apollo's chariot of celestial fire leaps over the hill tops and bathes the earth in its crimson glow; for success has made the bubble joy dance in fortune's cup, and I am rich and you are mine!

In a few days, when I shall have gotten my affairs in shape for a final settlement, which will enable me to leave here forever, I will write you fully of my future plans, and which have been devised with scrupulous regard for your preference in every respect.

In the meantime, my lovely Dorothy, I commend you to the care of that infinite unseen love of which mine for you is the highest finite expression.

With abiding affection,

I am, dearest, your faithful

HAROLD.

Reply to Above.

Los Angeles, Cal., March 1, 19—.

Dearest Harold:

Your sweet letter, bearing in its folds the spicy odors of the everglades, commingling with those sentiments of love so dear to my heart, came to me by the early mail, just as I was returning from my morning stroll among the vines.

With what rapturous delight, dearest Harold, do I dwell upon the promise which will restore you to me after this long and cruel separation! Only one year since inexorable fate condemned you to that exile—so great a sacrifice for my sake, and which filled my cup of gladness with the bitter brew of pain. Oh! how Time, who pursues with the speed of the wind the mirage Happiness, drags his leaden feet when chasing the rainbow, Hope! Only a year; but what a limitless span of time it seems to me! Often, in the small hours of the night, when our little city is wrapped in the silence of the tomb, I watch the bright rays of the moon creeping through my latticed window, and then I wonder if those same tiny threads of silvery light are glistening amongst his wavy locks and bearing messages of

love and "good night" kisses to my sweetheart in the far-away white city by the azure sea.

But, my Harold, sweet as is the reflection that your mindfulness of me urged you on to sacrifice and great endeavor, I would grieve to have you feel that your success or failure could ever be the measure of my love for you. Alas! dearest, how little you know of woman's heart! Joyful in prosperity—valuing gold for the happiness it brings to others: serene, calm and patient in adversity, woman clings to those she loves, leading ever on to higher aims.

Had you failed in your enterprise, my dear Harold, my devotion to you could not have wavered. Were you turned adrift upon the world, broken in purse and spirit, my love would follow you forever, even though its pathway lay far across dismal swamps in which noisome reptiles creep; beyond mountain ranges, over whose icy summits only the condor's shadow sweeps—across arctics vast and desert isles, beyond tempestuous oceans, rank with dead men's bones and the decaying hulls of ships.

I enclose a little rosebud, Harold dear, which I have kissed; and now I must hasten to seal my letter for the postman hurries up the gravel walk. In

a few hours I will write again. Until then, sweetheart, good-bye.

Affectionately,
DOROTHY.

Letter Betraying Jealousy.

My Dear Margaret:

The relations which bind us together are such as should command mutually a scrupulous regard for such deportment as will not endanger their permanency. I say this in all kindness and with great defference for your feelings, and, in fact, I have hesitated for a long time before doing so; but recent events have so aggravated the situation that I feel myself impelled, both by motives of self-respect and solicitude for you, to sound a note of warning before further indiscretions on your part should be the occasion of serious embarrassment to us both.

I feel quite sure, my dear Margaret, that you will take my remarks in the kindly spirit in which they are made and recognize the justice of my position, in protesting against the manner in which you receive the attentions of other gentlemen—and which you might do with perfect propriety were you free to receive indiscriminately such attentions. Under

the circumstances, however, such indifference on your part to those conventional rules of conduct by which betrothed persons are supposed to be governed, cannot but operate to my discomfiture and subject you to much harsh criticism.

A moment of reflection and a retrospective view of our long courtship will convince you that my affection for you is too genuine to inspire a needless rebuke which would cause you pain, therefore I pray that you may consider me actuated purely by motives affecting our best interests and welfare, when I now ask you, kindly though with insistence, to decline all attentions offered you in future which do not come from myself or from those of close kinship whose attentions you can with propriety receive.

Awaiting anxiously your reply, I am,

Affectionately,

JOHN WILLIAMS.

May 1, 19—.

To Miss Margaret Wood.

Reply Showing Displeasure.

May 3, 19—.

Mr. John Williams,

My Dear Sir:

Your letter, containing what I consider unjusti-

fiable reproach, is received, and in no way conduces to a pleasant frame of mind. Indeed, it has foreshadowed future contingencies, not agreeable to contemplate, and affords me an insight of your temperament of which, until the present moment, I have been wholly ignorant. If my recognition of the ordinary civilities of life, in my intercourse now with friends, has caused in you such perturbation of mind as to insipre the writing of the extraordinary letter which lies before me, to what extremes of unreasonable restraint may not your future wife expect to be subjected?

Viewing our engagement in a new light, I do not hesitate to say that, although my regard for you has experienced no change, I seriously doubt the advisability of continuing our present relations, unless you feel that you can take a broader view of things and curb a propensity which does not hold out the assurance of much felicity in married life. In a word, my dear friend, you are simply jealous.

Trusting that more sober reflection may point out to you the error of your position, I am, as ever,

Very sincerely yours,

MARGARET WOOD.

Conciliatory Reply.

May 3, 19—.

My Dear John:

I hasten to answer your very kind letter, just received, and assure you that I am sorely grieved to learn that I have inadvertently been the occasion of causing you anxiety. I fully realize the force of your very just complaint, and whilst I have no disposition to condone the indiscretions which have so disturbed you, I know you will accept, in extenuation, my plea of thoughtlessness, rather than attribute to me any wilful intention to transgress.

Confident that my future deportment will be in exact accord with the strictest requirements of decorum and social ethics, I am, my dear John,

As ever, your devoted

MARGARET.

Mr. John Williams.

Love at First Sight.

Butte, Montana, June 5, 19—.

Dear Miss Bray:

If, as almost a total stranger and contrary to a strict interpretation of the code of social etiquette and proprieties of life, I take these means of ad-

dressing you, I beg that you will look indulgently upon my seeming temerity and accord me a measure of forgiveness commensurate with the earnestness of my intention not to offend.

The honor of an introduction to you was my rare good fortune when, a few days ago, you were visiting the "Bonanza" mine with a party of friends.

Although for me the felicitous occasion was but a fleeting moment, the impression of your charming personality was indelibly stamped upon my mind and heart. Were it not for the irresistible force and persistence of this sudden passion which controls my every thought and holds me bound a helpless captive in its iron grasp, I might suspect that I had been made the sport of some delusive fantasy; but no, my dear Miss Bray, it is a reality, enduring as the rock reefs which for ages have withstood the ceaseless beating of the ocean's angry billows.

May I, dear Miss Bray, hope for the happiness of a more intimate acquaintance and the signal honor of recognition as a friend until such time as I may prove to you my worthiness to aspire higher?

Awaiting your reply with high hopes for your generous consideration, I am, dear Miss,

Most respectfully your ardent admirer,

ANTHONY TROOP.

To Miss Bonnie Bray.

Reply to Above.

Butte, Montana, June 7, 19—.

Mr. Anthony Troop,

Sir:

Yours of 5th inst. I beg to acknowledge with the information that, after having given its startling contents due deliberation, I feel favorably disposed to comply with your request.

I cannot but feel that the sincere and respectful tenor of your letter entitles you to the consideration due to a gentleman, and as we have already met under circumstances consonant with the most exacting requirements of propriety, I see no reason why the introduction should not lead to better acquaintance.

I shall be pleased to receive you as one of my friends at any time.

Very respectfully yours,

BONNIE BRAY.

A Gentleman Accusing a Lady of Coquetry.

New York, Nov. 6, 19—.

Miss Ensor:

From things I have heard recently I have reason

to believe that your avowed preference for me was not sincere; but only spoken to induce me to confess an attachment which you intended to reject, and thus add another to the number of your conquests. If this is the truth your conduct toward me is unjust. I was led to believe that you then spoke the feelings of your heart, for which, in return, I offered you my undivided love and affection. If you had then confessed that no such mutual feeling existed, although grieved and disappointed, I would have admired your candor; but as it is, I can only look upon your action as inconsiderate and coquettish, not worthy the love and affection of an honest and sincere suitor. I am,

Yours truly,
HENRY MATTHEWS.

Answer to the Above.

Albany, N. Y., Nov. 10, 19—.

Dear Henry:

You have caused me considerable pain by the expressions contained in your letter. If you really

value my love and friendship I ask you never again to write such unkind remarks. Dismiss all such distrust of my sincerity from your mind, and act as I should were your truthfulness called in question by telling your informants, whose statements sprung from a feeling of jealousy, that you have assured yourself of the falsity of all such reports and wish to hear no more of them.

How could you doubt me when I have so often assured you of my abiding love and affection for you? Pay no attention to idle talk and bear always in mind that our intercourse is a private matter which concerns no one but ourselves and our parents.

Trusting that you may place implicit confidence in what I have written, I am,

Sincerely,
ALMA ENSOR.

Apologetic Letter in Answer to Above.

New York, Nov. 12, 19—.

Dear Alma:

Believing that true contrition deserves forgiveness, there is hope that you will pardon the unkind

expressions which the vagaries of a suspicious mind prompted me to write whilst excited by the remarks of certain parties from your neighborhood, who spoke of your conduct during my absence as an evidence of how little you cared for me. After posting that letter and upon calmer reflection I regretted that I had ever written it, knowing that it was impossible for you to be so deceitful, and fearing that you would be so much hurt by the language I made use of as to dismiss me without deigning to answer. Imagine, then, how much I was relieved when I read of your unchanging love and affection for me, which I shall never again question.

With the assurance of my love and duty, I am, as ever, Affectionately yours,

HENRY.

Informing a Suitor of Parents' Consent.

June 10, 19—.

Dear Arthur:

With no small degree of happiness do I inform you of my parents' consent to our marriage. For a long time they have been aware of our attachment, never disapproving in any way, and now they

earnestly hope that the consummation of our love may prove happy.

That they should place so much confidence in me as to rely on my estimation of your character, disposition and future prospects is, indeed, most gratifying. From a natural desire to make a closer acquaintance of one who is near and dear to me, and soon to stand in near relationship to them, they are anxious to have you accompany me on a visit to them next Sunday. You will find them the kindest of friends,

If there is nothing to prevent I shall expect to meet you at the Union Depot Saturday next in time to take the 2 P. M. train.

Affectionately,
MARIE.

A Gentleman Asking a Young Ladys Feelings Toward Him.

Richmond, Va., Sept. 8, 19—.

Dear Miss Lucas:

May I express to you the sincere respect and esteem which I entertain for you, and, if I may say

so without incurring your displeasure, I love you also.

From the time when I first had the pleasure of your company your image has ever been near me, and from mere friendship my regard for you has ripened into ardent affection. Let me cherish the hope that you have not been oblivious of my attachment, for surely you must have read my heart during our many meetings. Let me hope that you will not refuse my petition for your favor, and that mutual love may seal our happiness.

Affectionately,

HAROLD SMITH.

Reply to Above; the Lady Not Contemplating Marriage.

Washington, D. C., Sept. 11, 19—.

Dear Mr. Smith:

Your letter came to me as a great surprise, for although my words and actions toward you were such as to show my sincere regard and friendship,

nevertheless I candidly confess and assure you I never entertained a thought that our intimacy would lead to any stronger sentiment than that of friendship. If any deportment on my part has encouraged you to make the avowal of your love and affection for me I am sorry and contritely beg pardon. At the same time I am constrained to say that, in justice to you and myself, I will not deny that the preference shown me in such warm and entreating terms has so deeply moved me that a satisfactory answer will not reach you until I study my own feelings in this matter. I therefore kindly request that the matter be left in abeyance until I have time for reflection before making a final decision.

Devotedly,
ETHEL LUCAS.

Proposing the Wedding Day.

Scranton, Pa., Oct. 6, 19—.

My Dear Bessie:

It is with unbounded pleasure that I look forward to our long engagement happily terminating

in our union for life; and with that end in view I would suggest the 24th of this month as a suitable time for the ceremony.

I hope to have the pleasure of seeing you soon, but in the meantime should you wish to write, kindly mention whether the day I have suggested is agreeable to yourself and family. With the hope that I shall see you very soon, I am, as ever,

Your loving and attached,

JOE.

Answer to Above Favorable.

Baltimore, Md., Oct. 10, 19—.

My Dear Joe:

Just a few lines in reply to your affectionate letter now in hand. You appear anxious that the day to which we look forward as the consummation of our love may not be far distant. The day you name meets with my approval and that of my parents.

Your two sisters have consented to be my bridesmaids. I will busy myself making preparations.

Until I see you again, I am,

Your affectionate

BESSIE.

Complaining of an Absent Lover's Neglect in Writing.

Dayton, Ohio, Aug. 10, 19—.

My Dear Fred:

I have been expecting a letter so long that it really seems to me you are growing negligent. I shall begin to think you are growing tired of me and that there is some one else usurping my place in your affections. Knowing how anxious I am concerning your health and welfare, you will readily understand why I write you in this vein, for I really feel grieved and anxious at your neglect.

I am too much out of spirits to write at any great length and therefore conclude by expressing the hope that you will hasten to relieve my mind of thoughts which cause me much unhappiness.

Your affectionate and loving

MAUD.

From a Soldier Ordered to the Front.

Richmond, Va., May 2, 19—.

Dear Anna:

Unexpectedly I have been ordered to join my

regiment for active duty in the Philippines, and in a few days I shall be far distant from you. Although I may never see you again, I cannot in honor be recreant to the duty which I owe to my country, for should I seek to escape my duty you would, I am sure, look with less favor upon me.

My early departure urges me to speak of the love I have so long borne toward you, and yet, perhaps, I should not address you as a lover, or at least not endeavor to bind you to one whose future is so uncertain. My future is certainly not very brilliant. I leave that, however, for you and your friends to consider. Whatever your decision may be, I assure you that I am unalterably yours, if fervent and endearing love can make me so, but if I could take with me the assurance of your affection and love, and the hope of its fulfillment upon my return, I would indeed be a happy man.

From yours affectionately,

RICHARD.

Seeking An Introduction to a Strange Lady.

Topeka, Kansas, Aug. 5, 19—.

Miss Carroll:

This liberty which I take of writing to you being

the only means I have of securing an introduction, I trust you will look upon with indulgence, and attribute to ardent admiration what may seem indelicate obtrusiveness.

I frankly avow that I am driven to this act by the deep impression you have made upon me. I have seen you several times in church, and every time I beheld you, there has been left that intense desire to see you again.

Will you extend me the favor I so much covet and allow this letter to commence a friendship which will make me more happy than I have reason to expect?

Trusting you will honor me with a favorable answer, I am,

Sincerely your admirer,
JAS. BOWEN.

Reply to Above.

Topeka, Kansas, Aug. 10, 19—.

Mr. Bowen:

I received your letter, which came to me much in the nature of a surprise, and were I not quite sure that no disrespect or discourtesy is meant I should not answer it, as I am not in the habit of

corresponding with strange gentlemen. I will, however, venture on this occasion to ignore conventional rules and say that I may conclude to give you the opportunity which you seek to become acquainted. Further than this I need not proceed at present, leaving future developments to your good judgment and discretion.

Yours respectfully,
VIOLET CARROLL.

An Elderly Gentleman to a Young Lady.

Dear Miss Peterson:

I have long hesitated to address you upon a subject that has for some time occupied my thoughts, and in doing so I must ask your permission to speak with that freedom which the differences in our ages seems to justify. I am sixty years old, you but twenty, and there is, it is true, a great difference in our ages, but if a mutual affection exists this difference is a small matter. I feel as strong and sincere an affection for you as a younger suitor could possibly entertain, and it may be that my mature love is more lasting and sincere than one

engendered by a youthful passion. Therefore married life may be entered into with more of a certainty of happiness. The feelings I entertain for you are deep and sincere and approved by my experience of myself and of others. I offer you a love fervent and unchanging, and I trust you will not expect from me such glowing words as younger suitors might offer, but I can assure you the words I write are dictated by the feelings of my heart. In giving your heart and hand to me you may seem to submit to some sacrifice for my sake, but I will endeavor to prove it is not so.

Trusting you will give these lines due consideration, I am,

Yours truly,
ELMER HAMMOND.

A Gentleman to a Lady Who Had Attended Him During a Severe Illness.

My Dear Miss Brown:

To pay the great debt of gratitude for your patient kindness to me during my long illness is impossible. As a result of your care of me during my

helplessness and suffering I survived to tell you how thankful I am for your great kindness. I thank and bless you constantly. I sometimes fancy I am still in that sick-room and that you are there ministering to me in that ever kind manner. Were it not for subjecting you to the risk of losing your health by being my kind nurse I almost wish to be an invalid once more in order to enjoy such happiness.

I fear I have succeeded but poorly in endeavoring to express my gratitude. I cannot find words to describe the deep love and gratitude I feel for you.

I worshipped you as a ministering angel when you were with me, and now I worship you with all the devotion of a zealous lover. Will you be to me for life the dear companion whose soft voice and encouraging smile I know so well?

Awaiting anxiously a reply by return mail, I am,

Devotedly,

JOSEPH BARNETT.

Defends Himself Against Charge of Slight.

New York, May 5, 19—.

Dear Helen:

I am grieved to feel that you could consider me

capable of inflicting a slight upon one in whom are centered all my hopes and happiness. My attentions to Miss Brown signified nothing more than ordinary courtesy. I was induced to pay her some attention because she was a stranger in the city, otherwise I would not have considered myself justified in doing so. I very much deplore the occasion of anything occurring to originate a doubt in your mind of my sincerity. Yours affectionately,

JAMES CROSS.

FAMILY, SOCIAL, FRIENDLY AND OTHER LETTERS.

Many ridiculous mistakes and "bulls" are the result of careless thinking, and often find their way into the letters of persons given to habits of inattention to their work.

Specimen of a Correctly Spelled and Punctuated but Absurdly Written Letter from a Father to His Son at College.

My Dear Son:

I write to send you two pairs of my old breeches, that you may have a new coat made out of them. I also send some socks which your mother has just knit by cutting down some of mine.

Your mother sends you ten dollars without my knowledge, and for fear you may not use it wisely, I have kept back half, and send only four.

Your mother and I are all well except that your

sister has the measles, which we think would spread among the girls if Tom had not had them before, and he is the only one left.

I hope you will do honor to my teachings; if not, then you are an ass, and

I am your affectionate father,
JOHN THROCKMORTON.

FAMILY LETTERS.

From a Young Lady at School to a Sister.

Miller's Academy, March 8, 19—.

Dear Esther:

Your last letter to me was so full of pleasing news that I read it over and over again. You cannot imagine how refreshing this break in the monotony of the irksome and dull studies of the school was to me. I am sure if you knew what pleasure your letters afforded me you would write often. The weather has been so disagreeable—rain all the time—so that the little time left after study is spent indoors. Do send me a few interesting books. It would be such a relaxation, and I would so much

appreciate your thoughtfulness. With love and kindness, my dear Esther, I am,

Sincerely yours,
RUTH CARROLL.

Reply to the Above.

Memphis, Tenn., Nov. 12, 19—.

Myrtle Dear:

We were happy to receive a letter from you. We are sorry the lessons seem hard, but, my dear Myrtle, as you become more accustomed to study you will find that the lessons will become easier, so that the study of them will, it is true, afford you pleasure instead of trouble. Continue to do your best, and in the end you will succeed. With much love, my dear child,

I am your affectionate mother,
JANE STONE.

Letter to Her Mother from a Young Lady on a Tour Through the West.

My Dear Mamma:

You will no doubt be surprised that I have overstaid so long my time in Chicago, but such is nev-

ertheless the fact, and it is highly probable that I will remain here several weeks longer.

Now, dear Mamma, I can see you arch your eyebrows with surprise and I can almost hear you say: "What in the world has possessed those people to abandon the carefully laid out route for that Western tour and stop so long in Chicago?"

Well, well, Mamma, it is very easily explained. Like yourself and most of the dear old Eastern people, I had formed but a very hazy idea of what this metropolis of the West really is.

I had pictured it a great aggregation of small villages, on the banks of a big lake; a sort of abnormal growth on the frontier of our civilization; where the winds gather strength and velocity before starting forth on their howling mission around the planet, carrying under one wing the boisterous civic pride of a mushroom camp and the invigorating perfume of the abattoir under the other.

But, my dear Mamma, such a conception of this wonderful place is, indeed, a hallucination of high horse-power; a ball-bearing delusion, gowned in ponderous white brocade silk under a delicate mist of exquisite point lace, with diamond ornaments, the whole a creation of midsummer-night dreams,

looped up all around the skirt in ropes of Lydia Pinkham's pills and dazzling sprays of Mrs. Winslow's Soothing Syrup.

If you have not capitulated unconditionally to the multifarious artifices, which concerted human ingenuity employs in fly-time, to maintain the pristine color of our eastern perspiration, calm and content at 99 in the shade, come and join us here and see what nature has done on this magnificent chain of lakes to teach comfort to suffering humanity by an object lesson undemonstrable in any other part of the globe.

But this is not all which entitles this great city to the distinction of being the most unique city in the world. It stands alone without an equal or fellow. Every other large city in the world may be made a subject of comparison; each one containing some distinctive feature of advantage over the others which stamps it as eligible in a competitive race for superiority. Not so with Chicago. So signally gifted by nature in its wonderful commercial location and climatic advantages, together with its unprecedented artificial development, it stands alone, a miracle of natural selection and human progress—a freak city of the plains.

To attempt a description of this wonderful city in the restricted space of a single letter would be a

task beyond the limits of the possible; but it is my intention, and a pleasant duty which I feel I owe you, to take up seriatim the almost countless points of interest and describe them in a series of letters with such feeble power as I have at my command.

I shall begin with the unparalleled variety and beauty of its architecture; its immense and imposing buildings of government, art, commerce, etc.; its splendid parks, drives and suburbs; gradually leading on to the political, industrial and social life of its citizens; their remarkable civic pride and devotion to the city and their high aims and ambitions for its continued growth and development.

With much love, dear mamma, I am,

Your affectionate daughter,

CAROLINE.

Father to Reckless Son.

New Orleans, La., April 3, 19—.

My Dear Son:

I am inexpressibly grieved to learn from a friendly source that you are far from accomplish-

ing the high aims which animated your ambition only a few months ago when you bade farewell to your dear mother and myself in your old home to try your fortune in the great metropolis of the North.

For some time I have hesitated to write to you upon this subject, fearing that my over-anxiety for your success and well-being may have caused me to magnify into serious danger and impending ruin that which should be condoned as a rare incident of folly in the early career of most young men when first thrown into the alluring vortex of temptation in a great city.

Time and again I have essayed to cajole myself into the belief that my boy, whose future, but one year ago, was so full of promise, could in so short a time have forgotten all the elevating influences of a refined home, and the gentle training of a tender mother, as to impose upon me the sad and painful office which stern duty now demands.

Indisposed as I have been to view the matter in serious light, it is not now possible, in the face of the frequent reports transmitted to me, to comfort myself any longer with the hope that conditions are not fully as grave as they have been represented.

I am now satisfied that your course, ever since you were first installed in your present position, through my influence and the persistent efforts of friends, has been one of utter recklessness and uninterrupted dissipation.

To acknowledge to myself the terrible truth and its portentous bearings upon yours and the lives of your entire family, marks the saddest hour in my life since the cruel hand of death wrested from our midst your dear brother in the very prime and flower of his youth.

It is a father's heart bowed down with the weight of sorrow, my dear son, which cries out to you through the gathering darkness of the tempest to check your headlong career of vice before you are dashed upon the fatal rocks which line the shores of certain ruin.

Pause, my son, and reflect while yet it is time. Pause and ponder before your last chance is engulfed in the dark abyss of that bygone eternity which never gives up its dead. Steadily you have been treading the gilded paths which lead to dishonor and destruction. The skillful men whose kind offices were secured to train you in an honorable profession, which would fit you for the great struggle of life, are steadily losing confidence in you on account of your dissipation, and you have

been retained thus far in their employ only through the high respect which they entertain for me. But, my son, indulgence and forbearance have their limit, and we cannot expect of our friends unjust sacrifices in a world where even merit often fails of recognition.

When you left your home you were a youth of temperate habits, dignified deportment and possessed a fondness for study, and you commanded the respect of all. What a metamorphosis wrought in less than one year!

Drink, my son, that direful scourge of the human race, which has dragged so many brilliant intellects from the highest pinnacles of usefulness and fame —which blunts all the finer senses of the mind and heart and trails the chaste ermine of a noble life through the muck and mire of degradation, is threatening you with its remorseless fangs.

Desist at once, my dear boy; summon all the forces of your will and with one great, titanic effort fling the monster from you and crush it beneath your heel as you would a venomous reptile eager for your destruction.

Bear in mind there is no compromise with rum. The self-deluded weakling, whose vanity leads him on to measure his moral strength against this most

insidious and relentless foe of man, and launches the fatuous shibboleth of "moderation in drink," will in the end earn the fatal dower of his conceit.

A raving maniac, whirling around his head a flaming torch in the middle of a powder magazine, may for a time escape unharmed; but what reasoning mind can fail to view with alarm the impending disaster foreshadowed by such action?

Go, now, my dear boy, into the seclusion of your room and reflect well upon what I have written, in no spirit of rebuke, but urged on by a father's love. Then write me in all candor and confidence, and if you feel that you possess the moral strength to sunder the fetters which evil habits and associations have rivited upon you, remain where you are and re-establish yourself in the good opinion of your real friends.

On the other hand, if you fear to trust yourself longer in your present environment of temptation, come to your home and let time, the great healer, aided by a disposition on your part of earnestness in the right direction, restore you to your better self and former estate of moral rectitude.

Your affectionate father,

JAMES BILLINGS.

Reply to Above.

New York, April 6, 19—.

My Dear Father:

Your affectionate letter of 3d inst. just received, and read with feelings of deep reverence and gratitude.

Indeed, to my great sorrow and humiliation, I confess that the information which you have received is too true. Shortly after arriving here I was thrown into the society of young men of my age whose surroundings of wealth had fostered habits of idleness, extravagance and dissipation.

Gradually I was led, by the glittering allurements of this new and strange sphere in life, from the moral thoughts and conduct so sedulously instilled into my early training by my dear mother and yourself.

I am deeply touched by your kind and reassuring letter, and, though filled with remorse and shame, I have been invested with a new courage and imbued with a sense of renewed hope, which I feel will release me from the meshes in which I have become entangled, and you may now rest assured, sir, that you will never again have just cause to grieve for any act of mine unworthy of so

good and kind parents as it has been my good fortune to possess.

Please commend me with affection to my dear mother and brothers and sisters, and, pledging my everlasting filial duty to you, I am, sir,

Your devoted, though erring son,
ARTHUR BILLINGS.

Letter Apologizing for the Use of Improper Writing Material.

On Train, Feb. 26, 19—.

My Dear Sister:

I feel quite sure that you will pardon me for the use of pencil and the abominable paper with which I am writing when I explain the predicament in which I find myself.

I am on a Northern Pacific train and snowed up alongside of a water tank. We have been ten hours without any communication with the outer world, and are anxiously awaiting relief. As soon as the snow plows arrive we will be dug out of the snow and proceed on our way—that is, if we do not run into another blizzard. You can scarcely conceive what a curious sensation it is to be liter-

ally entombed in a small mountain of snow. When the snow became so deep on the track that we could no longer make headway, the train stopped and presented a broadside to the wind, which, laden with impenetrable clouds of snow, was moving at a high rate of velocity, piling the snow in drifts against the coaches and sweeping over them, until the entire train was completely buried. Fortunately, we have a good supply of coal in the engine tender, which enables us to keep the steam heat on, otherwise the situation would be attended by intense physical suffering, if not fatal casualties.

We had dropped our dining car some hundred miles or so east, expecting to pick up another; but the storm overtook us before we reached the point where the car was to have been taken on. You can readily imagine the inconvenience (to put it mildly) which the absence of the dining car has occasioned. A few emigrants aboard the train were provided with an ample supply of coarse food, and they reaped a rich harvest selling the contents of their canvas bags and baskets. After ten hours of enforced fast I could stand it no longer, and paid to a little taffy-headed subject of King Oscar three dollars for about two inches of some queer kind of sausage, stuffed with garlic and almost strong enough to move the train out of the drift.

We have managed, by an economical use of the lamps, to keep the train lighted; but for this precaution we would be in Stygian darkness now. As far as we can judge, by poking canes and umbrellas up through the crevices in the vestibules between the sleepers, the snow must be piled up three feet or more on top of the cars. Indeed, the outlook is far from cheering; but so long as the coal holds out I do not apprehend any suffering beyond human endurance.

There is no ink aboard the train. I have borrowed a pencil from the porter and am writing to you, as you may discover, on sheets devised from a large brown paper bag, which, if the odor of garlic is any clue to its ancestry, must have come from the land of the midnight sun, for I got it from the same little Sweed who sold me the three cents' worth of "bow-wow" for three dollars.

If we are so fortunate as to be extricated from our entombment before we all perish outright, I will purchase an envelope and stamp at the next station and mail this letter; but if it should reach you with any other than my own superscription, you may infer that it was found by a rescue party on a table in a Pullman sleeper in front of a young

man sitting straight, frozen rigid and starved to death.

Affectionately,
ROBERT.

To Miss Annie Bly,
1007 Park St.,
Chicago, Ill.

Advice from a Father to His Daughters at Boarding School.

My Dear Children:

Amidst the multitudinous duties which claim so much of my time I rarely find a moment which I can devote to my family, either by that pleasant relaxation from labor which it is the good fortune of most men to enjoy in the family circle, or by correspondence with those, like yourselves, who are absent.

Nevertheless, overworked as I am at this season of the year, I determined to snatch a few moments from my much-needed hours of rest to write you a few lines tonight before retiring, and whilst you two are now comfortably tucked in bed and wandering through the flowery dells and dales of

dreamland, your old father is burning the midnight oil and thinking of you.

Now that you are both old enough to take a somewhat serious view of life, I desire to impress upon you a few ideas which will be of invaluable service to you in later years, although it is far from my intention to discourage in you the spirit of freedom from care which is nature's most beneficent gift to youth.

Assiduity, promptness and method in the performance of daily duties, when cultivated in youth, become firmly fixed habits which cling to the individual all through life and are a real necessity to his comfort and happiness, often leading him on unconsciously to the attainment of life's highest prizes.

If it is the habit that is formed in childhood, be it good or bad, which holds the individual captive in after life, how important it is to cultivate those habits which tend to success and happiness!

Be always prompt in the fulfillment of every obligation and attentive to your studies. Cultivate a habit of uniform neatness in your personal appearance, for slovenliness in a woman is an abomination and a great source of domestic unhappiness in many homes.

The enclosed money is your allowance for the coming month. I trust you are learning to invest your money with good judgment and prudence, at the same time bearing in mind that, whilst we all owe duty first to ourselves, the wants of our less fortunate fellow-passengers on this whirling sphere flying no one knows whither through limitless space, entail also upon us an obligation which should not be subordinated to selfishness.

All join me in much love to you both, my dear children, and hoping to hear from you often, I am,

YOUR AFFECTIONATE FATHER.

An Author Asking a Criticism of His Book.

Dear Tom:

With some misgivings the author of this manuscript respectfully submits it to you for inspection. Being my first essay in this line, I feel the timidity common to all beginners in offering it to the public without the criticism of a more experienced writer. I shall feel myself under a lasting obligation to you for a candid expression of your opinion in regard to its merits.

Hoping you may find it not inconvenient to give my work your early consideration, I am,

Yours truly,

ARTHUR DIGGS.

A Reply to the Above.

Dear Arthur:

Severe physical indisposition has prevented me from replying to your letter sooner. I have read your manuscript with interest, and admire both the subject and the tact with which it is executed. But, although as a whole it has pleased me, I might point out a few faults which require revision. These defects, however, exist only in relation to the conventional rules, which never were or can be absolute. The book will, I am sure, measure fully up to the most exacting expectations of the reading public, especially in domestic circles; for it is essentially domestic in tone, and appeals to the family with its lively description and minute details. Mothers and daughters can read and understand it; husbands and young men will be entertained and benefited by the perusal of its pages.

You have now, my dear Arthur, my honest judg-

ment of your work. May the public give you as favorable a verdict, is the wish of

Your sincere friend,

THOMAS BOWLING.

Letter Accompanying Photographs.

Baltimore, Md., June 8, 19—

Dear Rebecca:

I trust the accompanying photographs of my daughters Lucy and Margaret, and myself will be accepted in place of our contemplated visit, which is now impossible, because of the arrival of my aunt from San Francisco. We would be charmed to have the photographs of all your family for our album; will you be so kind as to send them if you have any to spare?

Sincerely,

LOUISE.

Reply to the Above Letter.

York, Pa., June 12, 19—

Dear Louise:

We are disappointed not to have the anticipated visit from you this summer. We feel thankful, how-

ever, for the beautiful photographs; they are very beautiful and truthful in expression.

It will give me great pleasure to send you a complete set of our photographs as soon as my baby is a few months older; then you will see us all together, from the oldest to the youngest.

Sincerely,

REBECCA.

Letter of Regrets.

Memphis, Tenn., Aug. 6, 19—

My Dear Blanche:

Kindly accept my regrets for not being present at your party last evening. I have been indisposed for several days, but had intended joining you, until late in the afternoon, when I realized that my condition would not permit me to be with you. I trust that you will pardon me and I shall be glad to have you call and see me.

Yours affectionately,

MILTON.

Apology for a Broken Engagement.

Charleston, S. C., Feb. 8, 19—

Mr. W. H. Mendles,
City.

Dear Sir:

Please accept my apology for not meeting you last evening at the Stafford House as I had agreed to do. Unexpected and serious sickness in my family precluded the possibility of filling my engagement.

Trusting that you will not leave the city until some other meeting can be arranged, I am, sir,

Yours very respectfully,
H. B. STACK.

Deferring an Invitation on Account of Death in Family.

Oakland, Cal., Nov. 12, 19—

Dear Camilla:

It pains me to convey to you the distressing news that a great affliction has been visited upon us, and which prevents us accepting your kind invitation to attend the wedding anniversary of your good parents.

You will readily realize my inability to fulfill any

social duties for some time to come when I tell you that death has just claimed our dear Sister Agnes.

Feeling assured of your warmest sympathy, I am as ever,

Your sincere friend,
DOROTHY HOWARD.

Acknowledging a Present.

Brooklyn, N. Y., May 4, 19—

My Dear Mrs. Brooks:

A package containing your beautiful remembrance of me has just been received, and I hasten to acknowledge with genuine delight the exquisite gift and the delicate attention and kind sentiments which it signifies.

I am so glad that you have returned from Europe. I have often thought of you during your long absence and have sorely felt the incompleteness of our little social set since your departure.

For a day or two yet my domestic affairs will not permit me to leave home, but it will be my great pleasure to see you before the end of this week. In the meantime, believe me, as ever,

Your sincre friend,
MARY HOLBROOK.

To Mrs. Arthur Brooks,
New York.

From One Person to Another Asking the Loan of Any Article, the Request for Which Is Not Prohibited by Propriety.

(Lady or gentleman can use this form.)

My Dear Friend:

If it is not subjecting you to any inconvenience, I would thank you most kindly for the use of your (here mention article), for a few days.

It is hardly necessary for me to assure you that I will use it with scrupulous care and return it without undue delay.

Yours very truly,
WILLIAM TUCKER.

Toledo, Ohio,
May 10, 19—.
To Mr. Harry Dix,
Canton, Ohio.

Reply to Above.

Canton, Ohio, May 11, 19—.

Mr. William Tucker,
Toledo, Ohio.

My Dear Friend:

Yours of 10th inst., requesting the loan of my shotgun, received.

The value of my gun is, indeed, much enhanced by the pleasure I derive in lending it to you.

I will hasten to pack it and have it forwarded today, prepaid, express.

Very sincerely yours,

HARRY DIX.

Apology for Failure to Return a Book.

Dear Bessie:

Please pardon my neglect in not returning your book. My reason for not having done so sooner was that several of our family read it; then Grandma was so much interested in the work that she begged me to allow her to read it; so that we have kept it from you longer than I intended. We all feel grateful to you for furnishing us such an intellectual feast.

Sincerely,

MARIE.

Apology for Breaking an Engagement.

Albany, N. Y., Sept. 9, 19—

Miss Howard:

I fear you are offended because of my failing to

keep my engagement this evening, but I trust you will forgive me when I explain. When on the road to your residence my horse became frightened and ran away, upsetting my buggy and causing a severe injury to my hip.

I regret having disappointed you, but am glad it did not occur later, when you would have been in the buggy with me.

Trusting my excuse may be a sufficient apology, I am,

Sincerely,

ELMER ROSS.

Apology for Non-Papment of Debt.

Ithaca, N. Y., June 10, 19—

Dear George:

I feel really mortified at my inability to return you the small sum which you were so good as to lend me last Thursday. I fully expected to have the money on the following Monday; but for some reason, which has yet to be explained, my usual remittance has been delayed and I have written to my guardian to ascertain the cause.

If my failure to return the money has subjected you to any inconvenience, please do not hesitate to advise me, and I will arrange to reimburse you at once, which I can do by pledging some article of value, or perhaps by borrowing from some one else until my allowance arrives.

Sincerely,

HARRY.

Reply to Above.

Utica, N. Y., June 11, 19—

My Dear Harry:

Yours 10th to hand. Never mind the money. I never gave it a thought. If I had I would have known that something unforeseen occurred to prevent its return on the date mentioned. Let the matter stand, as I can await your convenience without being discommoded in the least.

Sincerely,

GEORGE.

LETTERS OF CONGRATULATION.

Congratulation on Success of a Novel.

Trenton, N. J., Sept. 8, 19—.

Mr. Warren Hall,
Baltimore, Md.

Dear Mr. Hall:

A copy of your charming book, entitled "Tit for Tat," has just come to hand, and I have read it with intense interest and pleasure, and I wish to extend to you my heartiest appreciation of your literary ability, and congratulate you on the success of this brilliant novel.

I hear it everywhere commented upon with enthusiasm, and the favorable criticism of the press all over the country must have assured you that you have gained an enviable place among the best authors of the present day.

Wishing you continued success, I am,

Yours sincerely,
ALFRED SMITH.

Congratulating a Gentleman on His Marriage.

Scranton, Pa., Sept. 6, 19—.

Dear Martin:

Your letter received this morning, informing me of your marriage, was a great surprise. I hasten to congratulate you, and hope that every year of your married life will increase your happiness.

Ever your friend,
RALPH HAINES.

Congratulating a Friend Who Received a Legacy.

New York, Sept. 1, 19—.

Dear William:

Our friend, Thomas Horner, has informed me of your good fortune in receiving a handsome legacy. So substantial a recognition of your worth certainly calls for the heartiest congratulations of all your friends, and I trust you will accept mine as coming from not the least of your well wishers. I feel assured that our mutual regard and affection will still be the same, let come wealth or poverty.

Wishing you enjoyment of your good fortune, I am,

Your true friend,
ROBERT MATHEWS.

Congratulations Upon Restoration to Health.

Middletown, N. Y., Sept. 7, 19—.

Dear Dorothy:

The note from your mother informing me of your convalescence has given me great pleasure. Do let me congratulate you and sincerely hope that you may soon be able to go out again. When you are well enough to receive visitors I will call upon you.

With kindest regards for yourself and family,

I am yours,

JEANETTE.

Congratulations on the Birth of a Son.

Elmira, N. Y., April 8, 19—.

Dear Tom:

My earnest congratulations on the birth of your son. From personal experience I can well realize the happiness you felt on receiving your first-born into your arms. I hope he may prove a comfort and blessing to you in future years. Please commend me kindly to Mrs. Simons and assure her of the interest I feel in this happy event.

Sincerely yours,

MAURICE HARRIS.

Congratulations on the Birth of a Daughter.

Rochester, N. Y., May 5, 19—.

Dear Corinne:

I have just been informed of the happy event in your family—the birth of a daughter. I congratulate you upon the advent of this little stranger, and hope she may grow up to resemble her mother in every respect. Rest assured, dear Corinne, that my best wishes go out to you in fullest measure for a long life of happiness in the enjoyment of your dear little daughter. Yours lovingly,

BELLE.

Congratulations on Receiving a Consular Appointment.

Harrisburg, Pa., May 8, 19—.

Dear Edward:

I am just advised that you have accepted the appointment as Consul to Antwerp. I know of no information that could have given me more pleasure than this, and I am confident that your knowledge of the duties of the office pre-eminently fit you for the post. Please accept my warmest congratula-

tions and best wishes for a safe voyage, and agreeable residence while abroad.

Sincerely yours,
JOSEPH HOLLAND.

Congratulations on the Twenty-fifth Anniversary of a Wedding.

Washington, D. C., Feb. 6, 19—.

Dear Mrs. Williams:

Just twenty-five years have elapsed since I congratulated you and your husband on your wedding, offering you my best wishes for your future happiness. A quarter of a century has rolled by, and again I beg to renew my heartfelt congratulations and express the hope that you may yet long live together and enjoy as much happiness in the future as you have in the past.

I shall be pleased to call personally on the evening for the reception of your friends.

Cordially yours,
ROBERT STAFFORD.

LETTERS OF ADVICE.

Advice in the affairs of others should never be volunteered unless the person advised is a member of one's immediate family, and for whose guidance in conduct temporal happiness, financial success, etc., the advisor feels a moral responsibility.

Advice to a Young Lady Receiving the Attentions of a Gentleman.

Boston, Mass., Nov. 6, 19—.

Dear Alice:

I scarcely know how to reply to a question so delicate as the one on which you ask my advice. In your case, where the attentions and conversation of Mr. Penn cannot but convince you that he entertains a deeper feeling than mere friendship for you, and you value his friendship but do not return his love, I advise you to be more reserved in your

manner, and, if possible, avoid being in his company alone. Should he plainly avow his preference and love to you, I think you should frankly express the feelings of your own heart in that respect without reserve. This is a better course than encouraging his attentions, and thus leading him on to deeper love for you, and eventually inflicting an irreparable wound to blight his prospects. If Mr. Penn is the gentleman you describe him to be, he will admire your frankness and will not withdraw his friendship.

I hope this advice will be of help to you. It is given in a kindly and unselfish manner by your sincere friend,

ELSIE LOYD.

LETTERS OF ADVICE.

Advising Against a Hasty Marriage.

Philadelphia, Pa., May 2, 19—

Dear Ray:

Whether it be wiser to marry Miss Wilcox at once and begin the responsibilities of married life is a very delicate subject upon which to give advice; but since you have asked my counsel, I feel that I cannot, consistent with friendship, withhold it from you, prefaced by the remark that the choosing a companion for life is rather too serious a matter to be hastily decided. You should take sufficient time to study the character, temperament, habits, and disposition of the lady whom you would choose to be the sharer of your joys and sorrows, in case of a reverse of prosperity. Your happiness or misery in married life depends in a great measure on this step.

I trust, however, that some day I shall see you happily married.

Your friend,

ALBERT MARKS.

Advising the Refusal of Gifts from Gentlemen.

Charleston, S. C., Feb. 8, 19—

Dear Estelle:

I have just read your letter of the second inst. My dear daughter, you should certainly return Mr. Jones' present of jewelry. Nothing, in my opinion, will so surely subject a young lady's good taste to severe criticism as accepting valuable gifts from gentlemen friends. I hope you will receive none until you have become a wife, when your husband's gifts will be by mutual affection and love.

From your affectionate mother,

JESSIE COLES.

Repeating a Warning to a Young Lady.

Dear Pearl:

Pray do not think I am taking too great a liberty when you read these lines.

I was much alarmed to learn from your last letter that, notwithstanding my warning, you still persist in permitting the visits and receiving the attentions of Mr. Bostick.

Nothing but sincere regard for your welfare prompted me to insert the words of caution to you in a former letter. I will now plainly state my reasons for anxiety. One is that he is intemperate, spending much of his time in drinking saloons and gambling houses; also that his associates are young men of questionable character.

His visits are not creditable to a young lady of refinement and respectability, and should therefore be discouraged. If he demands the reason of your conduct, frankly tell him you have discovered traits in his character that make it necessary his visits should be discontinued, and that I am ready to prove my assertions.

Your loving cousin,

ESTHER.

Rochester, N. Y.
April 3, 19—.

Advice to a Young Man.

Chicago, Ill., Aug. 8, 19—.

Dear Walter:

Your letter informing me of your success in a recent enterprise received. I congratulate you on

your good luck, and cheerfully give you the advice you ask in the matter of giving up or continuing in your present employment. I would advise you to continue in the profession in which you have so far succeeded so well. Wealth is a very uncertain and evasive entity. The richest speculator of today may be bankrupt tomorrow; but a man who has thoroughly mastered a trade or profession has something to fall back on in case of a reverse of fortune. Invest your money in good securities and continue to work, for then the fruit of your labor, with the interest on your capital, will afford you more happiness as a useful and respected member of society than pursuing a life of idleness and self-indulgence. I give this advice in sincerity, believing it to be the best that could be offered to secure your future welfare.

Sincerely yours,
EDWARD SUMNER.

MISCELLANEOUS LETTERS.

From a Mother to a Daughter, Jealous of Her Husband.

My Dear Polly:

I am very much concerned at your thinking you have any reason to suspect the fidelity of your husband. Let me entreat you, as you love your own happiness, to suppress these early risings of passion, that can procure you nothing but the keenest anguish of heart, and to give no ear to the idle tales of those officious and wicked people, who, perhaps, may find an interest in setting you at variance. O my child, take care of a suspicion, which will not only give you present uneasiness, by spoiling your temper, but wean from you the affections of your husband. If he be innocent, your suspicions are one of the greatest injuries, one of the highest marks of injustice that can be offered him; and you are in danger, if you give loose to resentment, of precipitating him to the course you dread, and rendering those evils real, which are now only imaginary. I say imaginary—for I cannot think a man of his sense can be guilty of anything so base and so foolish.

But, supposing that what you have heard is but too true, your reproaches would only make him fly from home, and from you, to one who will side with him, and harden his heart against you. Thus would you yourself contribute to her triumph, while he, seeing that he can no longer have occasion for reserve, will grow hardened in vice, and pursue that course openly, which he would otherwise, for fear of its coming to your knowledge, have followed privately, and by stealth. Let me, therefore, beg of you to summon all your prudence. Instead of loading him with reproaches, and by your ill-humor driving him to her, you would have him shun, strive to make home agreeable to him, and let him see that it is not in the power of a strumpet to surpass you in sweetness of temper, and an obliging behavior; and, though he be so abandoned as to forget his duty, you will keep steadily to yours. By this means you will, in time, overpower him by your goodness: you will force conviction into his soul, and obtain the noblest of all conquests; you will recover his heart, and perhaps save him you love from eternal ruin. This conduct your own conscience will approve, and your children will have the greatest reason to rejoice in the prudence of such a mother.

I am,

My dear daughter, etc.,

From a Young Lady After the Smallpox to Her Lover.

Sir:

The reason of my long silence will now, I hope, appear, and plead its own excuse. You were pleased, when you first honored me with your addresses, to say the beauties of my person were only excelled by the perfections of my mind; if you really preferred the latter, and thought, as you declared, those mental accomplishments were predominant, the loss of my charms, which are now totally spoiled by the severity of the smallpox, is not to be so much regretted. It gives you a happy opportunity of proving yourself to be a man of truth and veracity; by now accepting my hand (which will consequently be accompanied by my heart) when my only recommendation, if I have any, arises from that consideration which you were pleased to prefer and avow your partiality for.

I am, sir,

Yours, &c.

The Answer.

Madam:

Though I confess that the declarations of suitors are in general questionable, and that personal

beauty is always most attractive, I hope to prove that it is really your disposition which I admire. Though I regret your misfortune, I exult in this opportunity of proving my honor and truth; and will be proud to accept your inestimable hand, being accompanied with your heart, whenever my dear Susanna thinks me worthy of the boon.

I am still

Your affectionate and sincere admirer.

From a Friend to Another on Marriage.

Dear Charles:

I am sorry to hear that you have absolutely declared against matrimony, and for no other reason, as I can learn, that because you are not acquainted with its sweets. Have not both Providence and religion enjoined this sacred union? Would we be now in existence, were it not for it? But without confining ourselves to general reflections, let us see if you could not live more comfortably with a woman, than in the single state you are at present resolved to make choice of; for my part, I must think if you find yourself capable of regulating a family, or living upon good terms with an honest person, and of giving good education to your children, you would find that there is nothing more

agreeable than to live with a woman who has made a tender of herself to you, and who is inclined to discharge faithfully all the duties incumbent on that union. If you examine every thing that passes in a family under proper regulations, you will see that a good, virtuous wife shares with her husband in all the pleasure or sorrow that may happen—his joy she increases by adding her own, and his afflictions she alleviates by the part she bears in them. Conjugal affection, when it is sincere, seldom decreases; but, supposing the first transports of love to suffer an abatement, still a virtuous woman is the best friend a man can have. They concert together the measures they judge conformtable to what they design to undertake and put in execution. They never act but by agreement; their thoughts and sentiments rest on the foundation of mutual confidence, and the good understanding that subsists between them adds unspeakable charms to the union. A husband may leave home and enjoy uninterrupted tranquillity, because he leaves the care of his family concerns to a careful and good housewife. If he have children—how sweet are the effects of his love, who will be hereafter the support of his old age! Single life in men can nowhere find the consolation and assistance that are met with in the society of women. Providence

has given this help to man as a sort of help-mate: therefore, as the scripture says, "it is not good for man to be alone."

The Romans (as appears in history) expelled from their city those who persisted to live in a state of celibacy, as being useless to the public. There is something unnatural in man desiring to remain a bachelor all the days of his life; it is contradictory to the laws of reason and nature! I hope, then, my friend will change his opinion of a single life, and lay upon himself the injunction of matrimony, which no doubt will be more agreeable than he has hitherto thought it. He will, I hope, take in good part, the advice I here presume to give, and believe that I am

His sincere friend,

TOM.

FRIENDLY LETTERS.

From One Literary Man to Another.

Boston, Mass., March 2, 19—

My Dear Friend:

I will mail you today, under separate cover, a recent translation of a most remarkable book, by a German author, who carries almost to a final conclusion the theories of the modern materialistic writers.

I trust you may find a few leisure moments, amidst the multitudinous duties which engross your time, to read the book and write me the impression it makes upon your mind.

Sincerely your friend,

DANIEL MOORE.

To Rev. Charles Adair,
Syracuse, N. Y.

Reply to Above.

Syracuse, N. Y., March 20, 19—

My Dear Friend:

Busy as I have been I have found time to read and think about the book which you sent me.

You did well in calling it a "remarkable book." But it is more than that! It is without its equal—so far as my knowledge goes—in the whole realm of literature, ancient or modern, sacred or profane. It stands all by itself; without equal or fellow, without ancestry, and (I hope) posterity.

Of all the damnable things that I ever stuck my nose into, it is the most damnable.

Why, sir, I have had the nightmare ever since I read it. Hundreds of times I have imagined myself to be surrounded by red-jawed sharp-fanged demons, eager for my destruction!

The man who wrote that book has his head brimful of the same sort of stuff that was in the witches' caldron. (See Macbeth, Act IV., Scene I.)

If I believed in the Devil and in "devil possession," I would swear that the author was in some way mixed up with the old boy, and that pretty intimately.

I am sorry I came across the book. It has knocked out one of the dearest of my hobbies. I have always held that it was my duty, plainly and unreservedly, to tell the truth; but, my dear friend, if that book contains the truth—then God save me from ever trying to preach it any more.

And the worst of all is, it seems to be a fact, that the book, in its main proportion, is the truth: That all effort in the kingdom of Life is a struggle out of which the fittest survive, is one of the indubitable facts of the world.

Think as we may about it, dispute it we cannot. Like Banquo's Ghost, it will not down.

And still, in my higher nature, I deny it, scorn it, take it up with gloved hands and toss it from me! It represents but one side of things—the lower. The other and higher side being represented by that divine spirit of magnanimity which tells us to save the weak and not to crush them.

My head tells me that the author is right; but my heart assures me that he is a great barbarian, crazed by a rush of bad blood to a bad brain.

Yours sincerely,

CHARLES ADAIR.

To Mr. Daniel Moore,
Boston, Mass.

Request to a Friend for a Loan.

Indianapolis, Ind., May 7, 19—.

Mr. Charles Gaynor,
Chicago, Ill.

My Dear Charles:

Adverse conditions which seem to have gathered about me of late, and which, despite my best efforts, I have been unable to cope with, are forcing me into a position, which I can assure you, is most humiliating to a man of proper pride.

Having met with severe business reverses within the past few months, I find myself, for the first time in my life, financially embarrassed to such an extent, that, unless I can secure some temporary accommodation from you, I fear my family—hitherto reared in luxury—will be subjected to hardships which I contemplate with feelings of utter desperation.

Believing that our long and intimate friendship, and your thorough knowledge of my sensitive nature, will shield me from any suspicion of indelicacy, I turn to you, in this dark hour of adversity, for such material aid as your financial ability may enable you to proffer without injustice to yourself.

A few thousand dollars, just at this time, will bridge me over the chasm and go far towards my re-

establishment—on a modest basis, at least, if not complete.

I have prospects in view which will insure, beyond any reasonable doubt, the payment of all my obligations.

If you can lend me $10,000.00, or any part of that amount, I will return the loan within six months, bearing always in kindest remembrance your unselfish and friendly devotion.

Very sincerely your friend,

PHILIP DARRELL.

Reply to Above.

Chicago, Ill., May 9, 19—.

Mr. Philip Darrell,
Indianapolis, Ind.

My Dear Phil:

I have your letter of 7th inst., and I cannot express the depth of my sympathy for you in this dark hour of adversity. Fortunately I am in a position to assist you through your difficulties, and I can assure you, my dear old friend, that in doing so I feel that I am discharging one of the most pleasant duties of my life; whilst at the same time deploring the sad

chain of circumstances which has deprived you of your own ability to weather the storm.

I enclose my check for $10,000.00, which I beg you will accept, without any sense of humiliation whatever, and rest assured, that with your resourceful business qualification, energy and indomitable courage, you will soon re-establish yourself in the prosperous position which you once occupied.

With my most earnest wishes to that end, I am,

Faithfully your friend,

CHARLES GAYNOR.

Introducing a Friend Seeking a Government Appointment.

Detroit, Mich., April 30, 19—.

Hon. Walter Black,
Washington, D. C.

Dear Sir:

I take pleasure in presenting to you, my friend, Mr. Arthur Squires. He is anxious to avail himself of your advice in reference to an application for a position in the government service.

Any courtesy which you can consistently extend

to him will be borne by me in very kind remembrance.

Very truly yours,
EDMUND TRIPPE.

Letter from Literary Editor of an Important Work to a Literary Man and Scholar.

April 29, 19—.

Mr. Edwin Field,
Chicago, Ill.

Dear Sir:

I am now at liberty to announce that the literary undertaking begun some three years ago under the direction of the best literateurs, editors and Oriental scholars has been completed.

Therefore, I take pleasure in advising you that your name has been selected by the Testimonial Committee as one entitled to all the privileges and gratuities to be extended to a limited number of endorsers in the principal cities throughout the United States and Canada.

The scope and importance of this great work may be estimated by you when your attention is called to the fact that the whole field of Oriental

literature (including the Confucian period) has been covered.

If you will sign and return enclosed card within four days from date of receipt, full details will be furnished without expense or obligation on your part.

Very truly yours,
NATHANIEL WARD.

Introduction of a Gentleman to a Family.

Utica, N. Y., May 7, 19—.

My Dear Mr. Field:

Permit me to introduce to you and your excellent family my young friend, Mr. Arthur Meigs, who proposes to become a resident of your city. I have known Mr. Meigs' father for many years. He is a man of great prominence and influence in this community and is highly respected by everybody. I know that you will find his son an acquisition to your social circle, and you may look upon me as his sponsor.

Please commend me kindly to your charming family and believe me,

Very truly your friend,
OTTO KEMP.

To Mr. Ralph Field,
Portland, Ore.

Letter of Condolence Upon the Death of a Husband, Wife, Father, Mother, or Any Near Relation.

My Dear ———

The sorrowful tidings of your deep affliction reached me this morning, and, oh, my dear (name), if only sympathy were like waves of light, how the rays would pour from my heart to illumine the gloomy veil of grief which wraps you in its sombre folds. But, oh, how powerless, indeed, are love and friendship in the presence of frail mortals' last great mystery, to shed one little drop of consolation over the fragments of a broken heart, which only time can mend!

Commending you, my dear (name), to the tender mercy of the chastening hand which we must all feel in time, I am as ever yours,

(Signature.)

Reply to a Letter from a Lady Announcing the Death of Her Daughter.

Bath, Maine, June 5, 19—.

My Dear Friend:

Your letter conveying the distressing news of your sorrowful affliction came to me as a dreadful

shock. I cannot realize the import of the sad tidings. They fill me with unbounded grief and dismay. I feel as one oppressed by the haunting phantasm of a hideous dream. What can I say—what can I do, my dear friend, to lighten your dear heart in this bitter hour of supreme agony? Oh, how I realize the impotency of words, however earnest, to assuage the grief gnawing at your broken heart! Yet, my dear Louise, summon all your courage and bear up under the cruel blow for the sake of those dear children who are still left to battle with the trials of this fleeting existence, so replete with the vicissitude of pain and suffering.

Confident that time, whose gentle caress never fails to soften the poignancy of human grief, will deal tenderly with you, I commend you to its mollifying influence, and with the assurance of my deepest sympathy and warm affection, believe me as ever,

Your devoted friend,

MARTHA MANNERING.

SOCIAL FORMS.

Wedding Invitation—Ceremony and Reception Without Cards.

MR AND MRS. JAMES LOCKWOOD
request your presence
at the
marriage of their daughter
JULIA
to
EDWARD HOWELL,
on
Wednesday Morning, June 2nd,
at ten o'clock,
at St. John's Church.
Reception
from eleven to two.
320 Ellis Ave., Chicago.

Letter Accompanying Gifts, Etc.

Chicago, Ill., May 8, 19—.

Please accept this little token of my admiration and regard. Very respectfully,

JULIAN HOWARD.

To Miss Stella Waters.

Card Forms Accompanying Presents.

With Compliments
MR. ANDREW LANE.

Christmas Greetings from Miss Montgomery to Mr. Kane with token of her esteem.

Acknowledging an Invitation to a Box Party.

Brooklyn, N. Y.

Dear Miss Devereux:

It will afford me great pleasure to accept your charming invitation for the box party tomorrow night.

With pleasant anticipation of seeing you in the meantime, I am, Cordially yours,

ANNA HARRIS.

May 3, 19—.

Regret to Invitation.

MISS NELSON

regrets that a previous engagement

will prevent her acceptance of

MRS. JEROME'S

invitation to dinner on the evening

of March 3rd, 19—,

at half-past six o'clock.

Tea Cards.

MRS. GARDINER,
300 St. George St.
Mondays, March 4th and 12th,
3 to 7 o'clock.

Or

To meet Miss Boone
Mrs. Spalding,
3200 Preston Street
Tuesday, February 3rd,
5 o'clock.

Form of Invitation to Dinner.

MRS. BRYCE
Requests the pleasure of
MISS BANKER'S
Company at Dinner,
On Monday, March 20, 19—,
At half-past six o'clock.

Letter Accompanying a Birthday Gift to a Relative or Dear Friend.

With earnest wishes for an endless succession of birthdays for you, my dear (insert name), I send this little token of my affection.

MARY EVERETT.

Letter from a Society Leader to a Gentleman Who Has Sent Her a Christmas Cake.

Mr. and Mrs. Barcklay desire to thank Mr. Clarence Elliott for the delicious Christmas cake, which they greatly enjoyed.

Mr. and Mrs. Barcklay present their good wishes for the coming year.

Thursday.

Letter Requesting a Lady to Call.

Hartford, Conn.

Dear Mrs. Ellis:

I shall be at home this afternoon at three. If you can conveniently call at that time you will greatly oblige me.

Sincerely yours,
MATILDA JOSLYN.

Mrs. Ellis,
May Second.

Acknowledging Gift of Flowers.

Newport, R. I.

Dear Mr. Hall:

Please accept my warmest acknowledgments for the gracious attention implied in the lovely flowers which you sent me.

I hope an early opportunity will afford me the pleasure of thanking you in person.

Sincerely,
DOROTHY MANN.

May 8, 19—.

Invitation to Luncheon and the Races.

Trenton, N. J.

Dear Martha:

On Monday the girls will lunch with me at home, and afterwards go to the races. Will you not join us, thereby making our party complete?

Yours sincerely,
JAQUES MELVILLE.

June 10, 19—.

Form of Regret to an Out-of-Town Wedding.

MRS. SLOCUM
regrets her inability to attend
the marriage of
MISS BILLINGS,
and desires to present her
congratulations.

February 9, 19—.

Choice Selections from Great Poets, Which May Be Introduced in Love, Social and Friendly Letters.

My heart is ever at your service.
—Shakespeare.

Absence makes the heart grow fonder.
—Bayley.

Love me little, love me long,
Is the burden of my song.

Thou'rt fairer than the poets can express,
Or happy painters fancy when they love.
—Otway.

Love reckons hours for months, and days for years,
And every little absence is an age.
—Dryden.

Some murmur, when their sky is clear
And wholly bright to view,
If one small speck of dark appear
In their great heaven of blue;

And some with thankful love are filled,
If but one streak of light,
One ray of God's great mercy, gild
The darkness of their night.

"Laborare est orare,"
Sang a monk of ancient time;
Sang it at the early matin,
Sang it at the vesper chime.
"Work is worship. God, my brother,
Takes our toils for homage sweet,
And accepts as signs of worship
Well-worn hands and wearied feet.

If grief thy steps attend,
If want, if sickness, be thy lot,
And thou require a soothing friend,
Forget me not! forget me not!

—Opie.

I hold it true, whate'er befall—
I feel it when I sorrow most—
'Tis better to have loved and lost,
Than never to have loved at all.

—Tennyson.

Doubt thou the stars are fire;
Doubt thou the sun doth move;
Doubt Truth to be a liar;
But never doubt I love!

—Shakespeare.

Say not welcome when I come,
Nor farewell tell me when I go;
For I come not when I come,
And I go not when I go.
I am always, ever with you,
Always will be so, I pray;
I would never welcome give you,
And farewell would never say.

Forget thee? Bid the forest-birds
Forget their sweetest tune;
Forget thee? Bid the sea forget
To swell beneat the moon.

—Moultrie.

I wonder if ever a song was sung,
But the singer's heart sang sweeter?
I wonder if ever a rhyme was rung,
But the thoughts surpassed the meter?

I wonder if ever a sculptor wrought
Till the cold stone echoed his inmost thought?
Or if ever a painter, with light and shade,
The dream of his inmost soul betrayed?

There's music in the sighing of a reed;
There's music in the gushing of a rill;
There's music in all things, if men had ears;
Their earth is but an echo of the spheres.

My own dim life should teach me this,
That life shall live forevermore,
Else earth is darkness at the core,
And dust and ashes all that is.

In the golden chain of friendship regard me as a link.

When in the course of human life,
Five things observe with care:
To whom you speak, of whom you speak,
How, when and were.

My dearest niece, I have no song to give you,
No lark could pipe in skies so dull and gay,
And yet, my child, a lesson I will give you
For every day.
Be good, dear girl, and let who will be clever,
Do noble things, not dream them all day long,
And so make life and death, that vast forever,
One grand, sweet song.

Live for those who love you,
For those whose hearts are true;
For the heaven that smiles above you,
And the good that you may do.

Sweet, be not proud of those two eyes
Which, star-like, sparkle in their skies;
Nor be you proud that you can see
All hearts your captives—yours yet free.
Be ye not proud of that rich hair,
Which wantons with the love-sick air;
When as that ruby which you wear,
Sunk from the tip of your soft ear,
Will last to be a precious stone,
When all your wealth of beauty's gone!

Grace is to the body what good sense is to the mind.

Within the oyster-shell, unsought,
The purest crystals hide;
Trust me, you'll find a heart sincere
Within the rough outside.

If others be as fair,
What are their charms to me?
I neither know nor care,
For thou art all to me.

Some are never strangers,
But as soon as seen, the soul, as if by instinct,
Springs toward them with resistless force, and owns
Congenial sympathy.

Life is a weary interlude,
Which doth short joys, long woes, include:
The world the stage, the prologue tears;
The acts vain hopes and varied fears;
The scenes shuts up with loss of breath,
And leaves no epilogue but death!

Bright be the years before thee,
Friend of my childhood's days;
Peace weave her olive o'er thee,
And joy attend thy ways.

They say thine eyes, like sunny skies,
Thy chief attraction form;
I see no sunshine in thine eyes,
They take me all by storm.

Love's heralds should be thoughts
Which ten times faster glide than the sun's beams,
Driving back shadows over lowering hills;
Therefore do nimble-pinion'd doves draw Love,
And therefore hath the wind-swift Cupid wings.

I love thee to the level of every day's
Most quiet need, by sun and candle light;
I love thee freely, as men strive for right;
I love thee purely, as they turn from praise;
I love thee with the passion put to use
In my old griefs, and with my childhood's faith.

Think of me in the hour of leisure,
Think of me in the hour of care;
Think of me in the hour of pleasure,
Spare me one thought in the hour of prayer.

Love rules the court, the camp, the grove,
And men below, and gods above;
For love is heaven, and heaven is love.

Was never true love loved in vain,
For truest love is highest gain.

Had I the power to carve or print
Thy future, my dear friend,
It would be fair and ever bright,
Unclouded to the end.

Learn to live, and live to learn,
Ignorance like a fire doth burn.
Little tasks make large return.
Toil, when willing, groweth less;
"Always play," may seem to bless,
Yet the end is weariness.

For modes of faith let graceless zealots fight,
His can't be wrong whose life is in the right.

Bella, just at twenty, swore
That no man, less than six-feet four,
Should be her chosen one.
At thirty she is glad to fix
A spouse exactly four-feet six,
As better far than none.

BUSINESS LETTERS.

FORMS OF BEGINNING.

There are two forms for beginning a business letter, both of which are proper; but the form most in use is preferable.

FORM I.

Boston, Mass., Jan. 1st, 19—

Messrs. Brown Bros. & Co.,
New York.

Gentlemen:

Enclosed please find certificate of stock, No. 10098, for 100 shares Pacific Mail, in the name of Julius Cohen.

Please sell same at market price, crediting my account with proceeds and mail me statement at your earliest convenience.

Yours truly,

JULIUS COHEN.

FORM 2.

Boston, Mass., April 2, 19—

Gentlemen:

Enclosed please find . . . . . statement at your earliest convenience.

Yours truly,

JULIUS COHEN,
Boston, Mass.

Messrs. Brown Bros. & Co.,
New York.

Form 1 of the two examples above shown is the form which will survive all others. It is arranged in logical order; not confusing and more convenient for ready reference.

MERCHANT TO STOREKEEPER, QUOTING CASH PRICES.

Philadelphia, Pa., Aug. 17, 19—

Mr. William Morse,
Boston, Mass.

Gentlemen:

Herewith we enclose complete list of wash goods which, being of our own manufacture, we can guarantee to be of the best quality. We have marked

down the prices so low we cannot offer better terms than cash with order or on delivery.

Trusting you may favor us with an order,

We are,

Very truly yours,

ROBERTS & Co.

STOREKEEPER ORDERING GOODS FROM MERCHANT.

Boston, Mass., Aug. 20, 19—.

Messrs. Roberts & Co.,

Philadelphia, Pa

Gentlemen:

Your favor of 17th inst. to hand, with prices and terms, which are entirely satisfactory. I enclose herewith an order for such goods as I need at the present time, and will order from time to time as occasion demands. I prefer this plan, as I am better able to ascertain what goods are most called for, and also to settle my bills promptly as they fall due.

I hope you will forward the goods per Adams Express without delay, as I find already a demand for those I am now ordering.

Yours truly,

WILLIAM MORSE

MERCHANT REQUESTING MORE FAVORABLE TERMS.

Pittsburg, Pa., May 4, 19—.

Messrs. Cary & Co.,
Detroit, Mich.

Gentlemen:

In reply to yours of the first inst. would say we find that the terms offered by you in your favor of April 25th in regard to general orders are not as easy for us to fill as we anticipated when we accepted them. We experience great difficulty in collecting account from our out of town customers, at this season of the year especially. They are entirely responsible, but they all complain of exceptionally low prices and unreasonable delay in realizing on their produce.

Your draft on us in settlement of shipment of Feb. 8th, of which we have just received notice from the Third National Bank of Pittsburg, due on 15th inst., will be duly honored; but for reasons just stated, we have been obliged to anticipate collections in order to meet it. We respectfully request, in order to avoid this in future, that the original offer of 60 days be hereafter extended to three months.

Your drafts would be duly honored by us under all circumstances, but this extension in our favor will obviate the necessity on our part of applying for bank favors.

We would add that both of the New York Firms.

to whom we referred you in our letter of March 25, allow us three months on all our purchases, and we hope you will not hesitate to extend to us the same advantages.

Awaiting an early reply,

We are,

Very truly yours,

HANCOCK & GRAY.

ACKNOWLEDGING RECEIPT OF GOODS.

St. Paul, Minn., Apr. 30, 19—.

Messrs. Cole & Co.,

Denver, Colo.

Gentlemen:

The goods as per invoice of Apr. 18th arrived yesterday in excellent condition, and they are satisfactory in every respect. We thank you for the good judgment you used in selecting the goods, which indicate a very clear understanding of the styles and patterns suitable for our market.

We thank you for what you have done, and feel confident that you will continue in the future to exercise the same care and discrimination in the way of selection and packing.

Yours truly,

ARTHURS & Co.

COMPLAINING OF PRICE AND QUALITY OF GOODS.

St. Paul, Minn., May 1, 19—.

Messrs. Coles & Co.,
Denver, Colo.

Gentlemen:

The goods invoiced to us Apr. 19 arrived this date. We are sorry to say that the prints are not at all up to our expectations. Some of the patterns are defective both in color and design, and the quality of all of them is inferior. This same grade of goods is being offered all around us at the same price that you charge us for them, so that we shall be unable to make enough on them even to pay freight.

We believe that you will find on investigation that there has been some mistake in packing these prints.

Kindly advise us in regard to this matter by return mail, as we prefer to hold the goods until we receive further advices from you.

Yours truly,

ARTHURS & Co.

REPLY TO COMPLAINT OF OVERCHARGE.

Denver, Colo., May 5, 19—.

Messrs. Arthurs & Co.
St. Paul, Minn.

Gentlemen:

We regret to learn from your favor of 1st inst.

that we have given you cause for dissatisfaction in regard to the case of prints forwarded to you. We find, to our surpise and regret, on examination of our stock and sales books that a mistake was made in valuing these goods. The error was made either by the entry clerk who charged them or the order clerk who called them off. It matters not, as far as you are concerned, which was to blame, but we request you to charge us with one cent per yard overcharge on the entire 40 pieces, making $15 altogether.

Trusting that you will accept our apologies for the mistake and for the trouble it has caused.

We are,

Very truly yours,

COLES & CO.

STOREKEEPER TO MERCHANT, DECLINING TO RECEIVE GOODS.

Akron, Ohio, March 5, 19—.

Mr. Marshall Roe,

Pittsburg, Pa.

Dear Sir:

I have just received notice of the arrival of the goods I ordered Feb. 18th, but their failure to arrive in proper time has deprived me of the opportunity of selling them, as my customers have all been supplied with these goods by a rival concern; conse-

quently, I have not only lost the sale of the goods, but probably some of my customers as well.

As I have no use for the goods this season, and cannot consistently hold them over until next winter, I am compelled to decine to receive them.

I am,

Very truly yours,

JOSEPH WELLS.

COMPLAINING OF HIGH PRICES.

Buffalo, N. Y., May 6, 19—.

Mr. R. C. Hoffman,

St. Paul, Minn.

Dear Sir:

Yours of the 2nd inst. received, enclosing invoice and bill of lading of goods shipped to us per Merchants' Dispatch on Apr. 28. On comparing the prices with those charged us in invoice of Jan. 18, we note an advance of ½ cent on all the silks and woolens, and, as our orders called for the same patterns and qualities as before, we infer that there has been an error in making out our invoice.

Our trade is composed principally of farmers and their families who come to town to make their purchases, and they represent a class of buyers who are always wide awake to their own interests.

A trifling rise in prices is liable to cause the loss of

a portion if not all of their patronage; and, as we have to compete with other firms in this town, we are compelled to mark our goods down to the lowest figures practicable.

As the goods will not arrive for some time we hope that you will have rectified any error you find in our invoice, so that we can offer the goods referred to at the same prices as we are now selling them.

We are,
Very truly yours,

JACOB STONE.

PARTLY EXECUTING AN ORDER, AND DRAWING FOR AMOUNT.

New York, Feb. 7, 19—.

Messrs. Crane, Hall & Co.,
Phiadelphia, Pa.

Gentlemen:

Please refer to our letter of 3d inst. advising the execution of part of your order. The recent unfavorable weather has had such an adverse effect on prices that we find it impossible to purchase the remainder, and think ourselves fortunate in having secured the quantity reported in our last.

We have, however, the comfortable assurance that the change which must necessarily take place in your market will enable you to profit considerably by this

shipment, and encourage you to favor us with further orders.

Yours truly,

EDWARD WARNER & CO.

STOREKEEPER TO MERCHANT, ASKING PRICES AND TERMS.

Boston, Mass., Aug. 8, 19—.

Messrs. Roberts & Co.,

Philadelphia, Pa.

Gentlemen:

Will you please furnish me by return mail with your list of prices for wash goods. Please quote lowest rate and best terms. Refer to Messrs. Crowley & Co. and Messrs. Holmes & Wheeling, both of your city.

Very truly yours,

WILLIAM MORSE.

MERCHANT TO STOREKEEPER GIVING PRICES AND TERMS.

Philadelphia, Pa., Aug. 10, 19—.

Mr. William Morse,

Boston, Mass.

Dear Sir:

Replying to your letter of the 10th inst., we enclose herewith a complete list of our goods, with net prices.

We manufacture these articles ourselves, and each is inspected carefully and conforms to the quality represented.

Your references are entirely satisfactory, and we therefore offer you sixty days credit, dating from day of shipment, or a rebate of five per cent. for cash in 15 days. These are our best terms.

Looking forward to your order,

We are,

Yours very truly,

ROBERTS & Co.

ORDER FOR THE UP-TO-DATE LETTER-WRITER.

Memphis, Tenn., May 10, 19—.

Messrs. I. & M. Ottenheimer, Publishers,
321 W. Baltimore Street,
Baltimore, Md.

Gentlemen:

Will you please send me by express, C. O. D., your recently published "The Model Business Letter-writer"; also the very latest and best Webster's Unabridged Dictionary and a small pocket dictionary, handy to carry around when traveling. I find that dictionaries are indispensable adjuncts to the use of all books purporting to instruct students in the art of letter-writing, as the vocabularies contained in the

letter-writers which I have used are entirely too limited in volume for practical use.

Yours truly,

THOMAS GARNER.

REQUESTING AN EXTENSION OF TIME.

Detroit, Mich., March 3, 19—.

Messrs. Ogilvie & Crane,

Peoria, Ill.

Gentlemen:

I regret my delay in the settlement of your account and would ask your continued leniency; my affairs being in such shape at present as to preclude any possibility of complying with your demand.

If you can consistently grant me further indulgence, I would be pleased to relieve your embarrassment by sending you my note for 60 days, which is negotiable and will be promptly honored upon presentation at maturity.

Hoping for a favorable reply and thanking you for your courteous consideration heretofore in the matter,

I am,

Very truly yours,

JAMES C. ELLIS.

REPLY.

Peoria, Ill., March 4, 19—.

Mr. James C. Ellis,
Detroit, Mich.

Dear Sir:

We have your favor of the 3d inst. and in view of our long and pleasant business relations, we feel disposed to accommodate you in any way that we can, consistent with our own business interest and safety.

By reason of the failure of crops in our section and the consequent difficulty in making our collections, it is imperative that all our accounts, outstanding and overdue, should be vigorously pressed just at this time. However, realizing that your embarrassment is no doubt due to the same cause, we very cheerfully accede to your request and will accept your note for 60 days, as you suggest.

Very truly yours,

OGILVIE & CRANE.

REMITTING CHECK IN PAYMENT.

Chicago, Ill., March 17, 19—.

Messrs. W. H. Robinson & Co.,
Chicago, Ill.

Gentlemen:

Referring to your letter of 10th inst., I herewith enclose my check for $750, the amount of your bill

of Jan. 3d, for 10 bolts of mohair plus. Please place same to my credit, and oblige,

Yours truly,

CHARLES P. BROWER.

ORDER TO PURCHASE GOODS.

Galveston, Tex., March 14, 19—.

Messrs. Lewis Scott & Co.,
New York.

Gentlemen:

Please buy for our account and ship by B. & O. R. R: 10¼ casks O. D. & Co. brandy, vintage 1876, not to exceed in price figures quoted in yours of 3d inst.

Upon receipt of invoice and bill of lading we will remit sight draft payable to your order on Butchers & Drovers' National Bank of New York.

Yours truly,

SAMUEL COTTON & SONS.

HURRYING UP AN ORDER GIVEN.

Chicago, Ill., March 31, 19—.

Excelsior Furniture Co.,
Grand Rapids, Mich.

Gentlemen:

Please push the work on the fifty sets of furniture which you are making to order for me.

At the time I placed the order I did not calculate to have the annex to my hotel ready for occupancy at so early a date, owing to the disorganized condition of labor in our city; but by unexpected good fortune I have succeeded in completing the work and I now require only the furniture to put the rooms in order and ready for business.

Bearing in mind the serious loss which I would be subjected to at this season of the year by delay in delivery of goods, I feel assured that you will exert extraordinary efforts to shorten the time originally agreed upon for delivery.

Very truly,

EDWARD PLUM.

REQUESTING DISCOUNT OF A NOTE.

Kansas City, March 14, 19—.

To the Cashier of the
First National Bank.

Dear Sir:

Enclosed please find note of James Franklin, at 6 months, dated March 12th, for $835.50.

Respectfully requesting discount, we are

Very truly yours,

J. PLUNKETT & Co.

ORDER TO A STOCKBROKER FROM NON-RESIDENT CUSTOMER.

Lancaster, Pa., April 2, 19—.

Messrs. Marquand & Drake,
New York.

Gentlemen:

If the market declines within the next ten days to prices specified in this order, please buy for my account

100 North-West Pfd @ 108
300 Ills. Cent'l " 126
200 Erie " 67

and advise by wire.

Yours truly,

JAMES LEET.

REPLY.

New York, April 6, 19—.

Mr. James Leet,
Lancaster, Pa.

Dear Sir:

Verifying our telegram of even date, we have this day purchased for your account:

100 North-West Pfd @ 107¾ Reg.
300 Ills. Cent'l " 125⅞ "
200 Erie " 66½ "

Yours truly,

MARQUAND & DRAKE.

ADVICE OF DRAFT DRAWN.

Memphis, Tenn., March 18, 19—.

Messrs. Edgar Buck & Sons,
Philadelphia, Pa.

Gentlemen:

We have this day drawn on you at sight for seven hundred dollars ($700) in favor of John P. Clark.

Yours truly,

NORMAN WHITE & Co.

TRANSMITTING ACCOUNT CURRENT.

Baltimore, Md., April 3, 19—.

J. C. Tobias & Co.,
Boston, Mass.

Gentlemen:

Your favor of 31st ulto., enclosing my account current and interest account to same date, has been received and found to be correct.

We have carried to a new account the balance in your favor, $1,238.50.

We herewith enclose your account current and interest account to same date showing balance in my favor $1,973.75. If correct please credit my account.

Yours truly,

SAMUEL SHARP & SON.

SUBMITTING A LIST FOR PRICES.

Springfield, Ill., March 9, 19—.

Messrs. Henry Slack & Co.,
St. Louis, Mo.

Gentlemen:

Please favor us with your lowest quotations for articles shown on accompanying list, and add to the list any other articles, not appearing thereon, which you keep in stock.

Please, also, inform us as to time required for filling orders, and terms.

Yours truly,

Geo. Lemon & Co.

REPLY.

St Louis, Mo., March 11, 19—.

Messrs. Geo. Lemon & Co.,
Springfield, Ill.

Gentlemen:

Replying to yours of 9th inst., we take pleasure in enclosing present quotations for the articles originally named in your list, and we have completed the list by adding other articles to the full extent of the line we handle. Some articles in your list, indicated by check mark, we do not always keep in stock, and for such goods four days will be required for delivery.

Orders for goods in stock can be delivered at once.
Terms: Note 90 days—2% off for cash.

Very truly yours,

HENRY SLACK & Co.

REQUESTING THE RENEWAL OF A NOTE.

New York, May 3, 19—.

Messrs. Drake, Landers & Co.,
Philadelphia, Pa.

Gentlemen:

I regret to say that I will not be able to meet at maturity my note which you hold for $2,000, payable May 10th.

Adverse circumstances, unforseen and entirely beyond my control, have combined to embarrass me temporarily, but by no means seriously. I would, therefore, ask at your hands the favor of a renewal for ninety days with interest added, assuring you that upon maturing the note will be redeemed.

Your compliance with this request will very materially relieve me in my present difficulties and place me under great obligations.

Very truly yours,

EDWIN FROST.

REPLY.

Philadelphia, Pa., May 4, 19—.

Mr. Edwin Frost,
New York.

Dear Sir:

Pursuant to your request, and under the circumstances represented by you we shall be pleased to renew your note subjected to the terms suggested.

We very much regret the circumstances which compel you to ask for the extension and trust that your difficulties may be of short duration.

Very truly yours,
DRAKE, LANDERS & Co.

A MERCHANT'S LETTER TO CUSTOMERS.

New York, March 10, 19—.

Messrs. Bond, Small & Co.,
Richmond, Va.

Gentlemen:

Acknowledging receipt of yours of 27th ulto., we beg to say that our representative will call on you early next week and confer with you about your fall and winter order.

If this is earlier than you would care to take the matter, we will later take pleasure in having him call at any time designated by you.

Very truly,
SIMPSON, CLAY & Co.

REQUESTNG A LETTER OF INTRODUCTION.

Chicago, Ill., Aug. 1, 19—

Mr. James Stone,
Cincinnati, Ohio.

Dear Sir:

In reply to your letter of some time ago, expressing yourself as desirous of favoring me with a letter of introduction, would say, I would like to obtain from you a letter to two or three of the most respectable builders in Chicago, whom I should like to wait upon.

I would deem it a very great favor if you can consistently oblige me, as I am convinced the position you hold among them would better considerably my chance of obtaining orders.

Yours very truly,

JOHN MORROW

LETTER OF INTRODUCTION PRIOR TO OPENING AN ACCOUNT.

Scranton, Pa., Sept. 8, 19—

Mr. William Waters,
Philadelphia, Pa.

Dear Sir:

This will introduce to you Mr. George Smallwood, who wishes to open an account with you.

I have known Mr. Smallwood for many years and I am quite sure that you will find him a desirable customer.

Yours truly,

ROBERT THOMAS.

LETTER OF INTRODUCTION. BUSINESS FORM.

New York, May 1, 19—.

Messrs. Crandle, Phelps & Co.,
New Haven, Conn.

Gentlemen:

I take pleasure in introducing to you the bearer, Mr. Henry Starr, who contemplates the establishment of a chemical plant in your city.

Mr. Starr is a gentleman of rigid integrity and sterling business principles, which should entitle him to the highest respect of any community in which he may locate.

Any courtesy extended to him will be most cordially acknowledged by,

Yours very truly,

JAMES THATCHER.

INQUIRY AS TO CHARACTER OF AN APPLICANT.

Lowell, Mass., March 25, '9—.

Messrs. Geo. W. Graham & Sons,
Boston, Mass.

Gentlemen:

Mr. Luther Campbell has applied to us for a posi-

tion as bookkeeper; a vacancy having just occurred in our house.

The young man claims to have been in the employ of your firm for several years and has referred us to you with respect to his character and ability.

His pleasant address, and the evidences of more than ordinary intelligence, manifested in his intercourse with us, have impressed us most favorably; yet, consonant with conservative business methods, we would prefer to hear from you before taking him in our employ.

You may rest assured that any information imparted to us will be treated in the strictest confidence, and the favor of an early reply will meet with our most cordial acknowledgments.

Very truly yours,

SAMUEL BRISCOE & Co.

REPLY.

Boston, Mass., March 27, 19—.

Messrs. Samuel Briscoe & Co.,

Lowell, Mass.

Gentlemen:

Your favor of the 25th inst., inquiring as to the character and ability of Mr. Luther Campbell, has been received, and we take pleasure in recommending the young man to your favorable consideration.

He was in our employ for several years and left us of his own accord.

He is a young man of exceptional ability, energetic and thoroughly reliable in every respect; and we are sure that should you decide to engage him he will meet your highest expectations.

Very truly,

GEORGE W. GRAHAM & SONS.

ANSWER TO AN ADVERTISEMENT FOR A BOOKKEEPER.

35 Gold St.,
Brooklyn, N. Y., March 7, 19—.

Sir:

Referring to your adv., X. 24, in New York Herald of even date, for a bookkeeper, I beg to say that I am qualified in every respect to fill the position, having had long and varied experience in that branch of office work.

For many years I was in the employ of Messrs. Gray, Brown & Co., and retired from their service to engage in a business for myself, which did not prove successful; through no fault of mine, however.

If you will kindly grant me an interview it will afford me great pleasure to call upon you and present my testimonials, which are of the highest character. In the meantime I would respectfully suggest that you communicate with my former employers as to

my ability, habits and attention to duty. Hoping to receive a favorable reply, I am,

Very respectfully yours,

SILAS WINDOM.

ANSWERING ADVERTISEMENT FOR MALE OR FEMALE HELP.—UNIVERSAL IN ITS APPLICATION.

Cut the adv. out of the newspaper and paste it here.

Sir:

Replying to the above adv., please consider me an applicant for the position. I am thoroughly qualified to perform the duties required, intelligently and faithfully, and I feel confident that you will not be disappointed, should you give me an opportunity to demonstrate what I can do.

My record and habits are above reproach, and my references are among the best.

My experience has been such as to place me entirely beyond the experimental stage, and if you will kindly grant me an interview I will call and give you full particulars.

Very respectfully,

[Signature.]

[Date.] [Address.]

RECOMMENDING A SERVANT.

To whom it may concern:

The bearer, Mary Doyle, has been employed by me for the past two years as cook.

She is honest, capable, faithful in her duties, respectful to superiors and very amiable in disposition.

I most cheerfully recommend her to any one requiring the services of an excellent cook and feel confident that she will fulfill in every particular the highest expectations of her next employer.

ANNA T. ROXBURY.

Boston, Mass.,
March 9, 1911.

LETTER FROM GENERAL MANAGER OF A RAILROAD ACCEPTING THE RESIGNATION OF A VALUABLE EMPLOYE.

Kansas City, Mo., May 10, 19—.

Mr. James B. Trainer,
Topeka, Kas.

Dear Sir;

I am in receipt of your letter of the 6th inst., and very much regret to learn of your determination to leave our service. We are sorry to have you leave, but yet, if you have a better opening I cannot but wish you that success and prosperity you so well merit by the faithful and able discharge of duties

during your term of service on this road. It will afford me pleasure to say to any and all you come in contact with in your new field, that for correctness of habits, integrity, ability and faithful and conscientious discharge of duties I know of no young man your superior.

Should it be to your interest to again return to the Railroad business, we will be glad to have you do so.

With best wishes for your success through life, I am,

Very truly yours,
ROBERT I. MANNING,
Gen'l Mgr.

APPLICATION FOR RAILROAD POSITION.

Scranton, Pa., March 6, 19—.

Mr. George R. Turner, Gen'l Sup't,
R. T. & O. R. R. Co.,
Philadelphia Pa.

Dear Sir:

I trust you will extend to me your courteous indulgence for this trespass upon your valuable time, when I submit, in extenuation, my keen desire to secure an opening on your line.

I am a graduate of the Scranton High School; reside with my parents; have no bad habits and am ambitious to begin life under favorable auspices and

earn advancement, by a conscientious discharge of duty, in any occupation to which I may be assigned.

Very respectfully,

ROBERT ROLAND.

REPLY.

Philadelphia, Pa., March 8, 19—.

Mr. Robert Roland,
Scranton, Pa.

Dear Sir:

Referring to your letter of the 6th inst., I would say, that owing to the general depression in business, we find it necessary to decrease, rather than increase, our operating force.

I am much pleased, however, with the tone of your letter, and hope that an improvement in traffic will enable me in the near future to offer you a position.

Very truly,

GEORGE R. TURNER,
Gen'l Sup't.

LETTER FROM GENERAL MANAGER OF A STEAMSHIP LINE TO AN OFFICER RESIGNED.

New York, May 31, 19—.

Capt. Charles P. Exetor,
Boston, Mass.

Dear Sir:

Before you take final leave of our Company, I wish

to express to you my very great regret at losing your services and tender you my sincerest thanks, for the very able manner in which you have discharged the important duties of captain of the ship, Roumania, during the past six years.

From my intimate knowledge of your ability and good judgment as a seaman, together with your uniform courtesy and gentlemanly bearing, I feel sure of the great value your new principals will place upon your services.

If at any time you should desire a command in our fleet, I shall be glad to have you return to our line.

With best wishes for your future, I am,

Very truly yours,

DANIEL PEEPLES,
Gen'l Mgr.

ACCOMPANYING MANUSCRIPT TO A PUBLISHER.

Toledo, Ohio, March 10, 19—.

Red Raven Publishing House,
Columbus, Ohio.

Gentlemen:

I herewith enclose MS. of a short story, entitled: "The Norsemen"; together with postage for its return in the event that you should not consider it suitable matter for your publication.

Very truly yours,

WILLIAM T. CALHOUN.

REPLY.

Columbus, Ohio, March 15, 19—.

Mr. William T. Calhoun,
Toledo, Ohio.

Dear Sir:

Enclosed please find the MS. which you submitted to us for examination.

Please do not construe the return of MS. as an unfavorable criticism of your excellent work; for we regret our inability to use it.

We do not publish short stories; but will be pleased to examine any story which you may submit, containing not less than 75,000 words.

Yours truly,
Red Raven Publishing House,
per J. C. Ramsey, Sec'y.

LETTER TO EDITORS OF A PUBLICATION INQUIRING ABOUT DELAYED MANUSCRIPT.

Washington, D. C., June 1, 19—.

To the Editors
of the Red Raven Magazine,
Memphis, Tenn.

Gentlemen:

On 10th ulto. I mailed you the MS. of a story entitled, "Hard Lines," with postage for its return in case it should not prove acceptable.

Will you kindly look the MS. up, and if not available for your publication, return it to me at your earliest convenience?

Very truly yours,

AMOS SANDERS.

REPLY.

Memphis, Tenn., June 5, 19—.

Mr. Amos Sanders,

Washington, D. C.

Dear Sir:

In answer to your letter inquiring as to the whereabouts of your manuscript, "Hard Lines," we beg to say that it was received by us on May 12th.

It received the careful consideration which is accorded to all manuscripts submitted to The Red Raven and being found unavailable was returned to you on June 5th. As your letter was written that day, the letter and the manuscript probably crossed.

If you have not received it by this time, it has been lost in the mail, and we suggest that you notify the postal authorities and have it traced.

Yours very truly,

THE EDITORS.

LETTER FROM A PRESIDENT TO A GENTLEMAN WHO HAS ACCEPTED A POSITION IN HIS BANK.

Burlington, Vt., May 6, 19—.

Mr. Clarence F. Colby,
Rutland, Vt.

My Dear Sir:

I am glad you have decided to accept my offer, and I will make your position of assistant cashier pleasant for you and productive of good results in future.

You can give your present employers ample time to select your successor, as I do not want, in any way, to do that which will discommode them seriously.

Yours very truly,

ALVIN S. PAGE.

LETTER DISMISSING EMPLOYE.

Nashville, Tenn., May 6, 19—.

Mr. James Carey.

Dear Sir:

I very much regret the painful necessity which duty imposes upon me, to notify you that I can no longer retain you in my employ, as Chief Clerk of my department.

After carefully considering the subject, I have been

led to take this action, believing it will best subserve the interests of the Company which I represent.

Wishing you every success in the future, I am,

Very truly yours,

SAMUEL KNOX,
Gen'l Frt. Agt.,
C. & S. R. R. Co.

LETTER OF INTRODUCTION AND RECOMMENDING CREDIT.

Louisville, Ky., March 10, 19—.

Messrs. Fitch & Bowen,
New York.

Gentlemen:

Please permit us to introduce to you the bearer, Mr. Arthur Johnson, of this city, who is visiting your city to buy goods. He is of the firm of Clay, Knapp & Co., and we recommend him to your favorable notice. You may consider us responsible for any bill of goods which he may buy from you not to exceed ten thousand dollars ($10,000).

We apprehend no default of prompt payment on the part of Mr. Johnson's firm; but in such remote event please give us due notice.

Yours truly,

C. T. MYERS & Co.

PROPOSING TO OPEN AN ACCOUNT.

Peoria, Ill., March 30, 19—.

Messrs. Kiline, Baker & Co.,
Chicago, Ill.,

Gentlemen:

I have just fitted up a store in this city for the purpose of conducting a boot and shoe business and will be ready in a few days to put in my stock. If agreeable I propose opening an account with your house and can refer you to Nathan Wilder & Sons, of your city. Will you kindly look me up, and if the information you obtain concerning my financial standing is satisfactory, please advise me and I will place an order at once.

Yours truly,

JAMES HALL.

REPLY

Chicago, Ill., April 3, 19—.

Mr. James Hall,
Peoria, Ill.

Dear Sir:

Your favor of 30th ulto. received, and contents noted.

We have very satisfactory reports of you and shall be glad to have you open an account with us at your pleasure.

Confident that our business relations will prove mutually agreeable and advantageous, we are,

Very truly yours,

KILINE, BAKER & Co.

REQUESTING CLEMENCY CONCERNING A MORTGAGE.

Madison, Wis., May 3, 19—.

Mr. Charles Stone,
St. Paul, Minn.

Dear Sir:

The mortgage deed on my farm which you hold as security for my note of $3,800, I understand can be foreclosed by suit if the note, which matures on 10th prox., is not paid. I regret to inform you that it will be impossible for me to meet payment of the note when due; but I have every reason to believe that I will be in position to do so a little later on. The loss of this property would damage me very seriously just at this time, and if you can consistenty extend to me a little indulgence in the matter, you would place me under great obligations. I have always paid the interest with regularity and I herewith enclose check for $57, being interest due for the last quarter. My income is sufficient to insure continued prompt payment of interest; a consideration which I trust may weigh in my favor.

Awaiting a reply at your earliest convenience, informing me as to your intentions on the subject,

I am,

Yours truly,

HARRIET BLACKMAN.

REPLY.

St. Paul, Minn., May 5, 19—.

Mrs. Harriet Blackman,
Madison, Wis.

Dear Madam:

Your favor of 3d inst., enclosing check for $57, received, and you may rest assured that in consideration of your past promptness in the payment of interest and my confidence in your intention and ability to take up the note within a reasonable time, I shall take no step which will in any way tend to cause you embarrassment. In fact, the mortgage is a good investment for any one whose capital is not actively employed, and should I at any time require the money for other purposes, I will see that you have ample time to effect a transfer of the mortgage.

I am, Madam,

Yours truly,

CHARLES STONE.

LETTER FROM A LAWYER DEMANDING MONEY.

Chicago, Ill., May 1, 19—.

Mr. Charles Flack,
City.

Dear Sir:

A claim against you for dry goods, amounting to $758.65, has been placed in my hands for collection, by Oliver Tucker & Co.

Unless you call at my office within the next five days and pay the claim, or make some satisfactory arrangement for its settlement, I shall institute legal proceedings to recover.

Trusting that you may comply, thereby saving yourself greater expense and loss of time,

I am,
Yours truly,
ANTHONY CARROLL.

FROM A PROFESSIONAL TO A THEATRICAL AGENCY.

Chicago, Ill., March 31, 19—.

To the Atlantic Theatrical Agency,
New York.

Gentlemen:

I have just closed a very satisfactory engagement with [here insert name of Company or Vaudeville circuit] and would be pleased to have you book me

for as early a date as possible, at a salary of not less than $—.— per week.

I mail you under separate cover photographs, programs and printed copies of newspaper criticisms.

Hoping for an early and favorable reply, I am,

Very truly yours,

[SIGNATURE.]

FROM ACTOR OR ACTRESS TO THEATRICAL MANAGER.

Milwaukee, Wis., March 9, 19—.

Mr. Harvey Wood, Manager,
"Black Diamond" Company,
St. Louis, Mo.

Dear Sir:

Enclosed please find a program of "Behind the Mask" company, with which I have been working as leading man [or lady] since August last.

Our company will close 25th prox., at which time I will be at liberty, and if you should then have a vacancy in my line, I would be pleased to engage with you for the balance of the season.

Yours truly,

ROBERT BENTON,
[Or lady's signature.]

REPLY.

St. Louis, Mo., March 11, 19—.

Mr. Robert Benton,
Milwaukee, Wis.

Dear Sir:

Yours of 9th inst. to hand, and contents noted.

In all probability there will be no vacancy in the leading role for the remaining few weeks of this season; but should anything unforeseen occur, enabling me to avail myself of your services, I will be pleased to communicate with you further.

Very truly yours,

HARVEY WOOD.

FINAL LETTER TO COLLECT A BILL.

New Haven, Conn., June 1, 19—

Mr. Peter Jackman,
Hartford, Conn.

Dear Sir:

I have written to you a number of times enclosing my bill against you for family supplies. This bill is of long standing; nearly a year over due. I have waited patiently for a settlement, or some evidence of a disposition on your part to reduce the indebtedness, at least, if you cannot pay it all at once. Having extended to you in the matter as much courtesy

as any reasonable person could expect, I must now finally insist upon an immediate settlement, in default of which, I shall place the claim in the hands of my attorney, with instructions to commence legal proceedings.

Trusting that you will not compel me to resort to measures so disagreeable,

I am, very truly yours,

JACOB LAMB.

LETTER OF INTRODUCTION, PERSONAL.

New York, May 20, 19—

Mr. Thomas Camack,
Boston, Mass.

Dear Sir:

I take pleasure in introducing to you, Mr. Harold Day, Superintendent of the Lone Star S. S. Co.

Mr. Day will remain a few days in your city and any courtesy you may show him will be highly appreciated by me.

Very truly yours,

SAMUEL T. PHELPS.

COMPLAINT ABOUT QUALITY OF GOODS.

Toledo, Ohio, May 6, 1911.

Messrs. Trask & Simms,
Boston, Mass.

Gentlemen:

We regret the necessity which compels us to complain of the last invoice of goods received from your house. Many of the articles are far below standard quality and samples from which we ordered.

The rubber goods are totally useless, having deteriorated from age, and to offer such goods to our trade would do us irreparable injury.

We hold the goods subject to your order and would thank you to give the matter prompt attention.

Yours truly,
BRICE, JACKSON & CO.

REPLY.

Boston, Mass., May 9, 19—

Messrs. Brice, Jackson & Co.,
Toledo, Ohio.

Gentlemen:

Your favor of 6th inst. to hand, and we would thank you to return the goods at once, at the same time tendering our apologies for the trouble to which you have been subjected in the matter.

The goods are as you claim, unsuitable for your trade, and the shipment was the result of a blunder in our packing room, occurring through the error of a clerk having mistaken a lot of condemned goods for those intended for you.

We are more than pleased to rectify the mistake and stand all the expense occasioned by it. We have filled your order today and shipped the goods with which we are sure you will be thoroughly pleased.

Trusting that you will not permit the mistake to operate in any way to our prejudice, and thanking you kindly for your past patronage,

We remain,

Yours truly,

TRASK & SIMMS.

INTRODUCING THE SON OF AN OLD BUSINESS FRIEND.

Buffalo, N. Y., Nov 5, 19—

Messrs. Craig & Co.,
New York.

Gentlemen:

The bearer of this is Mr. James Smith, of the firm of Smith Bros., and the son of Mr. Arthur Smith, an old correspondent of your house and ours. In introducing him to you we feel it to be quite superfluous to claim for him that friendly reception, which we know awaits him at your hands.

Very truly yours,

HUGHES & Co.

GENERAL LETTER OF RECOMMENDATION.

New York, April 10, 19—

To whom it may concern:

The bearer, Mr. Charles Booker, has been in my employ for the past five years as bill clerk.

He is a gentleman of excellent moral character, sterling business qualifications, a thoroughly capable bill clerk and very energetic.

It affords me great pleasure to commend him to the favorable consideration of any one who may be in need of such services as I can render.

JULIUS WENTWORTH.

SUCCESSOR TO A DECEASED STOREKEEPER TO A WHOLESALE DEALER.

New York, June 5, 19—

Messrs. M. A. Wilken & Co.,
Philadelphia, Pa.

Gentlemen:

I hereby inform you that I have succeeded to the business of the late Mr. Jacob Taylor, and intend to deal in exactly the same class of goods, and to open accounts with the firms that have heretofore supplied him.

I was for many years salesman in the house of Messrs. Alford & Co., and those gentlemen will, upon inquiry, inform you with regard to my habits, char-

acter, etc. I enclose the name of a well-known merchant in your city who is well acquainted with my means and resources, and who will furnish you with all the particulars in that respect that you may require.

Should you decide to extend to me the courtesy and confidence heretofore enjoyed by my predecessor, I shall look with pleasant anticipation upon a long and mutually satisfactory business connection.

Enclosed is an order, which, if you are satisfied with my references, kindly execute as promptly as possible

Very truly yours,

JOHN DONALDSON.

ADVICE OF GOODS SENT ON CONSIGNMENT.

Augusta, Ga., Aug. 8, 19—

Messrs. Harris & Co.,
Chicago, Ill.

Gentlemen:

We have received notices from our agents that they shipped for our account, Aug. 3, on consignment to your firm, 15 bbls. flour, of which we enclose invoice of bill of lading. From the samples we should judge that the flour is of remarkably fine quality, and we hope that it will command a fair price.

Thoroughly satisfied, from former transactions with your house that our consignment will receive your careful attention, and relying upon your exceptional facilities for handling this line of goods,

We are,

Yours very respectfully,

MARTIN COHEN & Co.

ASKING SECURITY IN THE FORM OF AN ENDORSED NOTE.

Chicago, Ill., June 5, 19—

Messrs. Waters & Co.,
Cincinnati, Ohio.

Gentlemen:

Your letter of 1st inst., giving an explanation for non-payment of our draft on you, has been received, but is not entirely satisfactory. You were aware that the amount for which I drew on you was more than due, and I delayed remittances for some days, expecting to receive your check for the amount due me, until I feared that further delay would seriously compromise me.

The best way out of the difficulty would be for you to furnish me with a properly endorsed 30 days' note, which I could apply to my present needs, and it would give you ample time to provide funds to meet it.

I trust it will not embarrass you; but I shall ex-

pect you to adopt this course, the only one that I can suggest to avoid complications with Alfred Smith & Co.

I am,
Yours very truly,
PAUL STANFORD.

REMINDING THAT STATEMENT OF ACCOUNT REMAINS UNNOTICED.

Dayton, Ohio, May 15, 19—

Mr. Robert Starr,
Chicago, Ill

Dear Sir:

We take this means of reminding you that on the 1st inst. we mailed statement of account, asking you either to remit us a check, or to authorize us to draw upon you in the ordinary way.

As we have not heard from you in reply, we again request your prompt attention to this matter.

Yours very truly,
J. OWENS & Co.

ENCLOSING DRAFT FOR ACCEPTANCE.

Richmond, Va., Aug. 1, 19—

Mr. Samuel Jones,
Philadelphia, Pa.

Dear Sir:

We herewith enclose draft for acceptance amounting to $610, the balance due us at the present date.

Your acceptance of the same and return in due course will very much oblige,

Yours very truly,

HARRIS, CARR & Co.

RENDERING STATEMENT OF ACCOUNT.

Buffalo, N. Y., May 10, 19—

Mr. Robert Merriman,

City.

Dear Sir:

We herewith enclose your statement of account for the past month, showing a balance due us amounting to $548.10.

We trust you will examine the same at your earliest convenience, and shall deem it a great favor to receive your check for the amount, or instructions to draw upon you in the ordinary way.

We are,

Yours very truly,

OSCAR BROWN & Co.

EXPRESS CO. REPORT CAUSE OF DELAY.

Philadelphia, Pa., Feb. 8, 19—

Messrs. Hayes & Co.,

New York.

Gentlemen:

Our agent at Plattsburgh, N. Y., has just reported to us that the entire upper Lake region is blockaded

by snow, and every effort is being made to forward freight to destination.

The work of clearing the tracks is slow, owing to drifts, but we expect your package to reach its destination by Feb. 15th.

Yours truly,
ADAMS EXPRESS CO.,
per J. C. Comstock,
Gen'l Agt.

EXPLAINING DIFFICULTY IN EXECUTING PART OF ORDER.

Buffalo, N. Y., Aug. 8, 19—

Messrs. Ross & Co.,
Pittsburg, Pa.

Gentlemen:

Yours of the 3d inst., with order for goods, received, and I shall endeavor to execute the same to your satisfaction.

Referring to the ginghams, I had only 90 pieces of the colors you selected, and I have had such a demand for these goods that it was with great difficulty I was able to retain for you even that quantity. I have procured the serges at the price you mention, and the discretion you gave me in selecting the other goods enables me to furnish your order for them complete. These goods will be shipped promptly.

I have just had a lot of 100 pieces of plain woolens

of good quality and current colors, offered me at $1.00 per yard, and would be glad to give you the advantage of this bargain if the price is an inducement.

The present outlook is for higher prices, therefore I would advise you to place your orders without delay.

Yours very truly,

RAYMOND WARNER.

MERCHANT COMPLAINING OF MISTAKE IN SHIPMENT.

Chicago, Ill., March 4, 19—

Messrs. Wallace & Co.,
New York.

Gentlemen:

In reply to yours of the 1st inst., would say that we are surprised to find the case of hammers of your manufacture which we ordered on 24th ulto. to be forwarded per express, has been shipped by freight.

These goods are out of our line, as you may be aware, and were ordered by us only to accommodate a customer whose goods we are shipping by steamer today.

They would have been here by yesterday at latest, in ample time to go with the other goods, if you had forwarded them as ordered. As they have failed to

do so, we shall have no use for them, and therefore cannot accept them.

We are,

Yours truly,

GORDON MANNING & Co.

MERCHANTS' APOLOGY FOR NOT SHIPPING AS ORDERED.

New York, Mch. 6, 19—

Messrs. Gordon Manning & Co.,
Chicago, Ill.

Gentlemen:

In reply to yours of 4th inst., would say we are sorry to learn that we made a mistake in the manner of shipping your goods on the 1st inst.

We find that you are entirely correct, on referring to your order, and we will give you credit on your account for the $1.75 excess of freight paid by you. Trusting that a similar mishap will not occur again,

We are,

Very truly yours,

MITCHELL & WHITE.

MERCHANT TO DEALER, FILLING ORDER.

New Orleans, La., July 8, 19—

Mr. Philip Woods,
Atlanta, Ga.

Dear Sir:

Your order came to hand this morning, enclosing

draft for one hundred and eighty-five dollars, in settlement of your account in full to July first.

We enclose herewith bill of lading, for goods ordered by you amounting to $300, on the usual terms, and have shipped them this day per Adams Express. We hope the goods will reach you in good order, and prove satisfactory.

Yours very truly,

R. G. Coles & Co.

MERCHANT TO STOREKEEPER, EXPLAINING DELAY.

Buffalo, N. Y., Jan. 8, 19—

Messrs. Holmes & Co.,

Pittsburg, Pa.

Gentlemen:

We received word from the United States Express Company today that your goods have been delayed on the road by a heavy snow-storm, which has completely blocked up the railroad tracks, also that strenuous efforts are being made to clear the roads, and they expect to have the way open to Malone by Friday of this week.

We are sorry for the detention, but it appears to have been unavoidable.

We are,

Yours very truly,

Albert Thompson Co.

MERCHANT REQUESTING PAYMENT OF ACCOUNT.

Detroit, Mich., Sept. 1, 19—

Messrs. Baily & Co.,
Cincinnati, Ohio.

Gentlemen:

I am compelled to remind you that your account has remained for several months unsettled.

I should not now trouble you were it not that in a few days I shall have a heavy bill to meet, and at present I have no means of providing for it.

I would, therefore, consider it a great favor if you will kindly let me have either the whole or a portion of your account at once.

Very respectfully yours,
WILLIAM SPEAR.

REFUSING TO MAKE A LOAN.

Scranton, Pa., May 8, 19—

Mr. Arthur Sommers,
Pittsburgh, Pa.

Dear Sir:

I am sorry that circumstances will not permit me to meet the demands of a friend in whom I am so interested; but I am myself in great need of money, and only a few days ago I was forced to borrow to meet a note. It is, therefore, out of my power to grant your request.

Regretting my inability to aid you, and trusting that you may be successful in securing the money, I am,

Yours, very truly,

MARTIN ADAMS.

GRANTING A LOAN.

Scranton, Pa., May 8, 19—

Mr. Arthur Sommers,
Pittsburgh, Pa.

Dear Sir:

Your letter of the 7th inst. duly received, and I am glad to be able to say that you can have the loan asked for.

Enclosed you will find a check for the amount, which you may return at your own convenience.

Yours very sincerely,

MARTIN ADAMS.

AGENTS PROPOSING TO SETTLE A DISPUTE BY ARBITRATION.

Phila., Pa., Aug. [illegible] 19—

Messrs. Cross & Co.,
New York.

Gentlemen:

In reply to your letter of the 15th, we shall make no further statement than that we have numerous

witnesses to prove that we have acted as fair and honorable men.

We are not responsible for casual circumstances in our mutual relations of agents and merchants, neither will we attempt to impose on buyers by endeavoring to pass bad articles for good, in order to obtain the favor of our employers. To avoid any further fruitless correspondence on this business, we respectfully suggest a settlement of it by arbitration.

We are,

Yours very truly,

RAYNER & Co.

ACCEPTING A PROPOSAL FOR ARBITRATION.

Albany, N. Y., Sept. 1, 19—

Mr. Chas. Monroe,

New York.

Dear Sir:

We are willing to accept the proposal mentioned in yours of the 16th ult., of settling our dispute by arbitration, and we have with that end in view sent copies of all the papers relative to the transaction to our friend, Mr. Robert Borden, of your city, whom we have authorized to act and decide for us.

Our intentions, of which he will advise you, we hereby confirm.

Yours very truly,

ALBERT HOLMES & Co.

LETTER ENCLOSING PAYMENT ON ACCOUNT.

Phila., Pa., May 8, 19—

Messrs. Stewart & Co.,
Roanoke, Va.

Gentlemen:

Referring to your letter of the 8th inst. requesting check in settlement of your account, would say that collections are unusually slow with us at the present time.

We inclose our check for six hundred dollars ($600.00) on account, and will send you a further remittance on or about the 20th inst. Trusting that this will be satisfactory, and thanking you for the accommodation, we are,

Yours truly,
Ross, Anderson & Co.

INQUIRING ABOUT A COMMISSION HOUSE.

Dayton, Ohio, May 10, 19—

Mr. Chas. Bowers,
Pittsburgh, Pa.

Dear Sir:

I am handling large quantities of farm produce, and would like to know of a good commission merchant in your city to whom I could make direct shipments.

May I presume upon our long acquaintance so far

as to ask you to give my address to a reliable house and request them to open correspondence with me?

Your attention to this matter will be very much appreciated, and I shall be glad to reciprocate when it is in my power to do so.

With my best compliments, I am,

Very truly, yours,

EDWARD HAINES.

HURRYING GOODS FORWARD.

Cincinnati, Ohio, June 10, 19—

Messrs. Baldwin & Co.,
New York.

Gentlemen:

Your invoice of the 1st inst. duly received, but goods billed have not yet arrived.

Please start tracer for same through the railroad company and have shipment hurried forward.

Yours truly,

ALBERT GOODWIN & Co.

TRACING DELAYED SHIPMENTS.

Chicago, Ill., Aug. 24, 19—

General Freight Agent,
B. & O. R. R.,
Chicago, Ill.

Dear Sir:

Enclosed please find shipping receipt covering one

box consigned to James Strauss, of Philadelphia, Pa., on the 21st inst.

Under date of Aug. 10th consignee writes us, stating that goods have not yet arrived. Please trace same and hurry delivery.

Yours truly,

JAMES HUTTON & Co.

LETTER OF INQUIRY REGARDING CREDIT.

Chicago, Ill., Aug. 25, 19—

Messrs. Owens, Smith & Co.,

St. Paul, Minn.

Gentlemen:

Mr. Robert Starr, of Pittsburg, Pa., wishes to place an order with us and refers to you.

Kindly advise us in confidence as to his financial standing, general promptness and responsibility. We shall be glad to reciprocate at any time that an opportunity may offer.

Yours truly,

HAMMOND, DUVALL & Co.

REQUESTING ADVICE IN REFERENCE TO BUSINESS LOCATION.

Springfield, Ill., Oct. 8, 19—

Mr. John Hoffman,

Chicago, Ill.

Dear Sir:

I have recently been advised to remove my busi-

ness to your city and am told that I will find my goods in better demand there than in this city.

I have taken the liberty, in view of our former business acquaintance, of asking your opinion on the subject, and would like to know whether you would consider such a move desirable.

Thanking you in anticipation of an early reply, I remain,

Yours truly,

WALTER JONES.

SHIPMENT TO COMMISSION MERCHANT.

Bel Air, Md., July 6, 19—

Mr. Joseph Hayes,
Baltimore, Md.

Dear Sir:

I have this day shipped to you thirty cases of eggs, and you can guarantee them as strictly fresh.

Please sell at market price, and send me check for proceeds.

If shipment reaches you in good order, kindly advise.

Yours truly,

HERBERT MITCHELL.

ASKING SETTLEMENT OF ACCOUNT.

Boston, Mass., Sept. 8, 19—

Messrs. Cary & Co.,
Buffalo, N. Y.

Gentlemen:

Enclosed please find statement of your account, showing a balance past due of $845.00.

Please favor us with check to cover same, and also let us hear from you if you are in the market for more goods in our line.

Yours truly,
SAMUEL MERRIMAN & CO.

REQUESTING A LOAN FROM A FRIEND.

Dear Morris:

Can you oblige me with a loan of twenty-five dollars for a couple of weeks, as I have unexpectedly run short of funds?

By that time I shall be financially in good shape, and you can depend upon the return of the money by the middle of the month.

I shall be glad to hear from you any time I can do you a similar favor. Trusting that you may be in position to help me out,

As ever, yours,
TOM.

FROM EMPLOYE REQUESTING INCREASE OF SALARY.

New York, Jan. 8, 19—

Messrs. Robert Gray & Co.,
25 Broadway,
New York.

Gentlemen:

Requesting an indulgent view of my application, I most respectfully ask for an increase of my salary, beginning Jan. 1, next.

I am prepared to demonstrate to your satisfaction the grounds upon which I desire this increase, and can assure you that, should you accede to my request, I shall do my utmost to merit a continuance of your confidence and interest in me as your employe.

I am at present receiving twenty-two dollars per week, and would much appreciate a raise to twenty-five dollars. Hoping to receive a favorable answer, I am, Yours respectfully,

JAMES HENSON.

RECOMMENDING A SALESMAN.

New York, May 10, 19—

Mr. Wm. Hilton,
Richmond, Va.

Gentlemen:

In reply to your favor of the 7th inst. with regard to Mr. Edwin Noles, it gives us great pleasure to

testify to his high character as a man of business and a gentleman. He was employed by us as a salesman for six years, during which time we found him invariably performing his duties with skill and ability.

His courteous manners and perfectly reliable statements made him a universal favorite with our customers, while his accuracy in accounts, rapid penmanship and ease in correspondence, made him, when necessary, a valuable addition in our counting-house.

Wishing him every success in his future career,

We are,

Very truly yours,

JAMES GORDON & Co.

APPLICATION FOR A CLERKSHIP.

Princeton, N. J., Aug. 4, 19—

Messrs. Carter & Co.,

City.

Gentlemen:

In answer to your advertisement in today's Post, I respectfully offer my services in the capacity of geneneral clerk. In addition to the testimonials inclosed, I can refer you to my last employers, who are engaged in the same line of business as yourselves.

Yours truly,

WALTER MITCHELL.

REPLYING TO AN ADVERTISEMENT FOR A CLERK.

Chicago, Ill., Nov. 6, 19—

Mr. Arthur Wells,
Cincinnati, Ohio.

Dear Sir:

I notice in today's Tribune that you desire to obtain a competent clerk, one accustomed to the duties of bookkeeping and correspondence. I hasten to apply for the position, and assure you that I am in every respect capable of filling it satisfactorily.

The death of my former employer, Mr. Peterson, has deprived me of my recent employment, but having been for six years in his employ will, I trust, be sufficient guarantee for my capacity. Mr. John Metcalf, egal adviser of the late Mr. Peterson, and whom I assisted in winding up the affairs of the house, permits me to refer to him for a testimonial of business ability, character, etc.

I will make it my earnest endeavor to discharge competently and carefully the duties you entrust to me, should my application prove successful.

I am,
Very respectfully,
RAYMOND BERGER.

APPLICATION FOR EMPLOYMENT AS GARDENER.

Boston, Mass., Dec. 15, 19—

Mr. John Porter,
City.

Dear Sir:

I am informed that you wish to secure the services of a gardener, and I make application for the place, as I am at present without a situation.

I have been employed by Mr. Roy Berger and Robert Megary, of this city, both of whom will tell you that I gave them entire satisfaction.

I am forty years old, a married man, with a wife and three children. Have had experience in the care of private grounds and hot-houses, and the culture of vegetables and small fruits.

Kindly consider this application, or, if you will allow me to call and see you, I could probably better explain my ability to fill the position.

Yours respectfully,

JOSEPH WEBB.

APPLICATION FOR POSITION AS COMMERCIAL TRAVELER.

Charleston, S. C., Aug. 6, 19—

Messrs. Gemmill & Co.,
New York.

Gentlemen:

I am advised by a friend that you desire a representative to cover the Southern States.

I have traveled over this territory during the past ten years for the house of Hayes & Co., New York, who are going out of business on the first of the year, which leaves me at liberty to form a new connection.

I would be pleased to engage on a nominal salary, with a commission on excess business over a stated amount yearly.

Am thirty-eight years of age, married, temperate and have a trade of $150,000 per year among the very best class of merchants in this territory.

A personal interview would afford me great pleasure, and if you will advise me what day and time would be most convenient for you to meet me, I will go to New York and call upon you.

Very truly,

ARTHUR WELLINGTON.

ENDORSER TO MAKER OF PROTESTED NOTE.

Boston, Mass., Oct. 5, 19—

Mr. John Kelley,
New York.

Dear Sir:

I have again been obliged, greatly to my inconvenience, to assume responsibilities incurred by you because of your neglect to make proper provision for meeting your obligations. Your note in favor of Mr.

Albert Abrams, of Philadelphia, Pa., for $500, returned to them dishonored, has been paid by me this day.

If I had taken the trouble to make proper inquiries at the time you applied to me for endorsement, I would have ascertained what I have since discovered to be the facts in your case, and which are completely at variance with the statement you gave me of the condition of your affairs at that time.

Under these circumstances, I think it your duty to reimburse me fully and without delay, or at least find the means to secure me against loss. Awaiting your immediate reply,

I am,

Yours truly,

JAMES WESTON.

FROM MAKER OF PROTESTED NOTE TO HOLDERS.

New York, Oct. 7, 19—

Messrs. Brown & Co.,
New York.

Gentlemen:

In acknowledging receipt of your favor of yesterday, I desire to thank you and Mr. James Weston for accepting my proposition so readily.

Herewith I enclose my note dated Sept. 15, at 60

days from date, for $250, which please forward to Mr. James Weston for his endorsement.

Thanking you for your courtesous consideration,

I am,

Yours very truly,

JOHN KELLEY.

ENDORSER OF PROTESTED NOTE TO HOLDER.

Boston, Mass., Oct. 24, 19—

Messrs. Brown & Co.,

New York.

Gentlemen:

Your letter of yesterday received, and in reply would say that Mr. John Kelley called on me about the middle of last August and gave me a very satisfactory account of his business, complaining only that the time required for realizing on sales often prevented him from taking advantages of opportunities offered. He stated that if he could then look forward to the receipt of about $500, more than three times that amount being due him in February, he could employ it most advantageously.

As my acquaintance with him was of long standing and my confidence in him complete, I readily agreed to lend him my financial support, never once suspecting that he would fail to meet his obligations when due.

I would request under these circumstances that you

endeavor to collect the amount from the drawer of the note; assuring you that, if you are not successful in that quarter, I shall then promptly settle the claim myself.

I am,

Yours truly,

JAMES WESTON.

REPLY OF HOLDER TO ENDORSER OF PROTESTED NOTE.

New York, Oct. 26, 19—

Mr. James Weston,

Boston, Mass.

Dear Sir:

Your letter of 24th inst. received. You certainly must know that your suggestions in regard to Mr. John Kelley's note are not at all in accordance with the usual mode of procedure in such cases. However, in view of the fact that you incurred this liability innocently and because of your regard for the drawer, together with the undoubted responsibility of the endorser, we are disposed to allow the legal claims to remain in abeyance, in the hope that by bringing your friendly influence to bear upon Mr. Kelley, some way may be devised to liquidate the note that may be satisfactory to all concerned.

Yours very truly,

MESSRS. BROWN & CO.

INQUIRING WHY A NOTE HAS BEEN PROTESTED.

Boston, Mass., Oct. 27, 19—

Mr. John Kelley,
New York

Dear Sir:

We are very much surprised to find before us notice from Fourth National Bank of New York that your note drawn to our order for $560.00 at 90 days from date, and endorsed by Mr. James Weston, has gone to protest for non-payment.

Kindly advise us at once concerning this matter.

We are,
Yours very truly,
J. R. CARTER.

FROM ENDORSER TO HOLDER OF PROTESTED NOTE.

Boston, Mass., Oct. 6, 19—

Messrs. Brown & Co.,
New York.

Gentlemen:

I received your letter today, enclosing note at 60 days from Mr. John Kelley for $250. I have forwarded the same, duly endorsed, to my correspondents in New York, Messrs. Smith & Co., who will hand it to you, and take from you the protested note.

Yours very truly,
JAMES WESTON.

FROM HOLDERS OF NOTE TO MAKER.

New York, Oct. 12, 19—

Mr. John Kelley,
New York.

Dear Sir:

We have your favor of 10th inst., enclosing draft on Fourth National Bank for Two Hundred and Fifty Dollars ($250) in part payment of your note, which amount we have duly endorsed thereon.

We have postponed answer until today, awaiting Mr. Weston's reply to your proposition in regard to his endorsement of new note. We have just received a telegram from him, agreeing to do so. Please forward us your note at 60 days for $242, balance of protested note, including $245.25 charges and 30 days' interest on new note.

Yours truly,
MESSRS. BROWN & CO.

FROM HOLDERS OF PROTESTED NOTE TO ENDORSER.

New York, Oct. 15, 19—

Mr. James Weston,
Boston, Mass.

Dear Sir:

We are pleased to inform you that we have received this day from Mr. John Kelley a draft for

$250, in part payment of his note. He also offers us his note at 60 days for the balance, to be endorsed by you, providing you consent to that arrangement. Please advise by wire your decision in the matter, and oblige, Yours truly,

MESSRS. BROWN & CO.

BUSINESS FORMS, CIRCULAR NOTICES, ANNOUNCEMENTS, ETC.

GENERAL AGENCY ESTABLISHED.

Chicago, Ill., Nov. 20, 19—

Messrs. Thomas & Co.,
Dayton, Ohio.

Gentlemen:

While informing you that we have opened a general agency in this city, under the firm name of Jones & Whiting, we take occasion to advise you that Mr. Jones is an old Chicago merchant, formerly of the firm of Jones & Jones, and therefore has the advantage of numerous very important mercantile connections.

We intend to confine ourselves to commission business strictly, and we respectfully solicit your consignments, assuring you, that in the management of any matters you may entrust to our care, we will

neglect nothing that will contribute toward giving you entire satisfaction.

We trust that the annexed list of references, embracing some of the most influential houses in Chicago, will cause you to give us favorable consideration.

Very truly yours,

THOMAS WHITING.

AMERICAN AGENCY FOR THE COLLECTION OF DEBTS AND SETTLEMENT OF AFFAIRS.

New York, Sept. 5, 19—

Messrs. Hart & Co.,
Paris, France.

Gentlemen:

I herewith enclose you a circular respectfully requesting that, should it meet with your approval, it may be filed in your office for the information of whom it may concern.

Also I take pleasure in tendering you my services, with the assurance that whatever claims, &c., you may, at any time, be pleased to confide or recommend to my agency, shall be given prompt and efficient attention.

Very truly yours,

GARFIELD & Co.

CIRCULAR FROM AN AMERICAN AGENT ABROAD.

London, Eng., Oct. 8, 19—

Messrs. Carter & Co.,
Philadelphia, Pa.

Gentlemen:

I take pleasure in informing you that I have removed from Paris and established myself as an American attorney and general agent in London, and I beg leave to tender you my services in either capacity.

I shall be happy to transact as agent any business which you may have in this city, or at any place within a moderate distance, whether of a professional nature or otherwise, and for the sake of which it may not be worth your while to incur the expense of a journey.

I can confidently assure you that it shall be my endeavor to act promptly, as well as with a due regard to economy, in all matters entrusted to my care.

Yours truly,

HOWARD BROWN.

NOTICE OF A SUSPENSION OF PAYMENTS.

Buffalo, N. Y., Aug. 6, 19—

Mr. Joseph Hall,
New York.

Dear Sir:

We regret the necessity of informing you that due

to a combination of misfortunes during the past six months, and heavy losses incurred through recent failures, we find it beyond our power to meet our engagements, and are this day compelled to suspend payments.

Our books will be written up at once, and as soon as done we shall call a meeting of our creditors and submit a complete statement of our liabilities, and the means we may possess to meet them.

In the interim we request a suspension of judgment, as we can truthfully claim that our embarrassment has arisen from events which it was impossible to foresee, and over which we had no control.

Yours truly,

ROBERT POWERS & Co.

BROKER'S CIRCULAR.

Boston, Mass., Nov. 1, 19—

Mr. James Fare,
City.

Dear Sir:

Under the auspices of the well-known house of Messrs. Mitchell, Metcalf & Co., in whose service I spent sixteen years, I have commenced business for the sale of all kinds of fancy goods and notions.

In soliciting your patronage I can assure you that no exertion or attention on my part shall be spared to

merit the confidence of the business world, and to give complete satisfaction to those houses who may intrust me with their orders.

Yours very truly,

WARREN HALL.

ANNOUNCEMENT OF NEW ESTABLISHMENT.

Detroit, Mich., Sept. 3, 19—

Messrs. Canfield & Co.,
New York.

Gentlemen:

Referring to the circular of our Mr. Elmer Jackson, we desire to assure you that, in all matters which you may be pleased to intrust to our care, you will meet with the same attention to your interests and the same promptness in executing your orders, that you have experienced during your business dealings and relations with the firm of J. B. Semm.

T. M. MILLER & Co.

ESTABLISHMENT OF NEW FIRM.

Buffalo, N. Y., Oct. 5, 19—

Messrs. Harris & Co.,
Cincinnati, Ohio.

Gentlemen:

Following up the circular addressed to you by our Mr. Haines under date October 1st, acquainting you

with his intention of forming an establishment at this place as a branch house, we have now the pleasure of announcing to you the fulfilment of that intention, under the firm name of Roberts, Haines & Co., consisting of the subscribers, whose respective signatures please note.

Offering you our best services in this city, whether in the disposal of consignments, in the purchase and shipment of produce, or in attending to your business interests generally; and assuring you that our earnest endeavors will be used to give you satisfaction in every matter intrusted to our care,

We remain,

Yours truly,

E. C. ROBERTS.
THOS. HAINES.
E. G. GLENN.

NOTICE OF PARTNERSHIP DISSOLUTION.

St. Paul, Minn., March 20, 19—

Messrs. R. F. Clark & Sons,
St. Louis, Mo.

Gentlemen:

By mutual consent the copartnership heretofore existing between Amos White, Samuel Clay and Al-

fred Cooper, under the firm name of Amos White & Co., has this day been dissolved.

Very truly yours,

AMOS WHITE,
SAMUEL CLAY,
ALFRED COOPER.

NOTICE OF COPARTNERSHIP FORMED.

Charleston, S. C., March 8, 19—

Gentlemen:

I take pleasure in advising you of the copartnership just formed, between Mr. Arthur T. Peale and myself, under the firm name of Cranston & Peale, for conducting the same business in which I have been singly engaged for the past ten years.

Respesctfully soliciting a continuance of your valued patronage for the new firm and thanking you for the confidence reposed in me in the past,

I am, very truly yours,

JACOB CRANSTON.

To Messrs. Devlin & Co.,
Boston, Mass.

NOTICE OF ASSIGNMENT.

Messrs. Carmack & Bend,
New York.

Gentlemen:

We deplore the necessity which requires us to advise you of our suspension.

Unexpected developments in our business relations with a heavy dealer, combined with the recent sharp decline in cotton, have embarrassed us beyond extrication.

Feeling it, under the circumstances, to be a duty to our creditors, we have made an assignment in their favor of all of our property, with the hope that a pro rata division of the proceeds by sale will save them harmless.

If our action meets with your approval, please forward our account at once to Messrs. D. H. Tuely and Eugene Snowden, Trustees, Memphis, Tenn.

Very truly yours,

MALLORY & SIBLEY.

LETTER OF CREDIT.

St. Paul, Minn., April 8, 19—

Messrs. Jansen & Harwood,

New York.

Gentlemen:

The bearer, Mr. Jacob Mathias, who is visiting your city on business, may require some funds during his sojourn, in which event kindly advance him what he may require not exceeding five thousand dollars ($5000.). His bill of exchange at sixty days will be paid by us upon presentation.

Very truly,

R. C. MACMILLAN & Co.

BILL OF SALE.

In consideration of one hundred dollars to me paid by John Tyler, of Chicago, State of Illinois, I do hereby sell and deliver into his possession one Oliver typewriter.

JAMES CARTER.

SEAL

Witnesses:
William Sprout,
Jacob Trot.

BANK CHECK.

No. 223 *New York,* April 20, 19—

First National Bank
of New York

Pay to the order of *James Quigley*.....
Fifty .....00/100 Dollars
$50 00/100 *Theodore Mudge.*

SIGHT DRAFT.

Kansas City, Mo., March 3, 19—

To Bowen, Flagler & Co.,
25 State St.,
Boston, Mass.

At sight, pay to the order of William Cantrell, seventy-five dollars and charge to account of

$75 00/100 THURLOW WOOD.

ACCEPTANCE OF DRAFT.

This draft below must be endorsed by the drawer and accepted by the drawees, the latter writing across face of note: "Accepted, Thurlow Wood & Co., payable at Union National Bank."

Wheeling, W. Va., May 5, 19—

To Thurlow Wood & Co.,

Atlanta, Ga.

$400 00/100

Sixty days after date, pay to the order of myself, four hundred dollars, for value received.

ALEXANDER GILES.

PROMISSORY NOTE.

Memphis, Tenn., March 8, 19—

Thirty days after date, I promise to pay to Edgar Nolan, for value received, Seventy-five dollars.

$75 00/100 NORMAN BOWLES.

DEMAND NOTE.

Paterson, N. J., April 28, 19—

On demand, I promise to pay to William Shrader, or order, two hundred dollars, for value received.

$200 00/100

NEGOTIABLE NOTE.

New Orleans, La., May 2, 19—

Three months after date I promise to pay to Moses Long or order, for value received, fifty dollars in merchantable pork, at market price.

$50 00/100 SILAS WEBB.

NOTE PAYABLE AT BANK.

New York, April 14, 19—

Thirty days after date I promise to pay to the order of James Black, at the Merchants' National Bank, twenty-seven hundred dollars, for value received.

$2700 00/100 WILLIAM CRAIG.

NEGOTIABLE DRAFT.

Columbus, Ohio, April 17, 19—

Janson & Co.,
Toledo, Ohio.

Three days after sight, pay to the order of Samuel Wallace, six hundred dollars, for value received, and charge same to account of

$600 00/100 ALLEN JOHNSON.

DUE BILL.

Boston, Mass., May 1, 19—

Due Chauncey Dale fifty dollars on demand for value received.

$50 00/100 ANDREW WILKS.

INLAND BILL OF EXCHAGE.

$3575 00/100 New York, May 30, 19—

Fifteen days after sight, pay to the order of Martin Loeb, thirty-five hundred and seventy-five dollars, value received, and charge same to account of

WILLIAM CROOK & Co.

To Messrs. Wilkins & Co.,
Akron, Ohio.

INLAND BILL OF EXCHANGE.

Requiring Endorsement of Drawer.

$50 00/100 Chicago, Ill., May 1, 19—

Sixty days after date pay to order of myself, fifty dollars, value received. PHILIP CRANE.

To R. Coe & Co.,
Cleveland, Ohio.

FORM OF RECEIPT.

Boston, Mass., April 5, 19—

Received from Peter McMahon, seventy-five dollars, in full for rent of store, No. 32 State St.. for month of March, 19—

RICHARD ROLLINS,
Agent.

RECEIPT ON ACCOUNT.

Bay City, Mich., May 6, 19—

Received from Mrs. Ellen Ward, fifteen dollars on account.

CRAIG BROS. & CO.

JOINT NOTE.

Detroit, Mich., May 20, 19—

Thirty days after date, for value received, we severally and jointly promise to pay to Howard Bliss & Co., or order, seven hundred dollars.

CARL PETERSON.
ADAM BEDE.

RECEIPT IN FULL BY NOTE.

New Orleans, La., May 9, 19—

Received from Allen Thorp, twenty-seven dollars, in full for account to date.

FILMORE BROS.

St. Paul, Minn., May 7, 19—

Received from Briggs, Brown & Co., in full settlement of their account, note at thirty days from date, for eight hundred dollars.

$800 00/100 EDMUND BLAIR & CO.

IRONCLAD BLANKET RECEIPT.

Chicago, Ill., May 7, 19—

Received from Charles Ingram, nine hundred dollars ($900.00) in lawful money of the United States; the same being accepted by us in full settlement of all his indebtedness to us, and furthermore, of all claims or demands of whatsoever name or nature, against him by us, from the date of our birth to the date of this instrument; which in signing we seal as indisputably and irrevocably binding upon us and our heirs and assigns forever.

NATHAN FREED.
MARIA FREED.

LANDLORD'S NOTICE TO VACATE.

I hereby notify you to give me possession of the premises known as No. 1650 St. Paul St. in the city of Baltimore, Md., on the 15th day of July next, at which time, under my legal rights, I declare the tenancy terminated.

BRUCE STANLEY.

To Mr. George Payson.

NON-NEGOTIABLE NOTE.

Wilmington, Del., May 7, 19—

Sixty days after date, I promise to pay to Alfred Johnson, eighty-seven dollars and fifty cents, for value received.

$87 50/100 PAUL KLINE.

RECEIPT IN FULL BY CASH.

Chicago, Ill., Aug. 2, 19—

Received of William Hardy Four Hundred Dollars, in full of all demands to date.

Signature.

BILL OF LADING.

SHIPPED, in good order and well-conditioned, by Haines & Co., on board the Ship "Neptune," whereof Samuel Marsden is Master, now lying in the Port of NEW ORLEANS, and bound for BOSTON, MASS., To say: Four Boxes Rubber Goods, being marked and numbered as in the margin, and are to be delivered in the like good order and well-conditioned, at the aforesaid Port of BOSTON (the dangers of the seas, fire and collision excepted) unto Messrs. Allen & Co., or to their assigns, they paying freight for the said Merchandise, as per margin, with five per cent. primage and average accustomed.

In Witness Whereof, the Master or Agent of the said vessel hath affirmed to three bills of lading, all of this tenor and date; one of which being accomplished, the others to stand void.

ALLEN & CO.,
Boston,
Mass.

(P) Nos. 47, 48
300 lbs. @ 7/8c.....$2.62
Primage ..... .23

$2.85

Goods to be received at the vessel's tackles, when ready for delivery. If not called for within thirty days after the ar-

rival of said ship a sufficiency to be sold to pay freight and charges. Not accountable for breakage, leakage, rust, splits, stains, chipping or for numbers on packages. Freight payable before delivery, if required.

Dated in New Orleans, the
fifth day of June, 19—.

RECEIPT FOR A NOTE DRAWN BY ANOTHER PARTY.

Philadelphia, Pa., May 7, 19—.

Received of Joseph Burns, a note of John Baldwin, for five hundred dollars, which, when paid, will be in full of all demands to date.

JAMES STEWART.

RELEASE IN FULL OF ALL DEMANDS.

KNOW ALL MEN BY THESE PRESENTS, that I, John Henderson, of Boston, Mass., for and in consideration of the sum of three hundred dollars to me in hand paid by Robert Smith, of this place, have released and forever discharged the same Robert Smith from all claims of whatsoever name or nature against him from the beginning of the world to the present day. As witness my hand and seal this eighth day of June, one thousand nine hundred and ———

WALTER GORE

STOCK NOTE.

Boston, Mass., May 6, 19—.

Sixty days after date I promise to pay to Stansbury & Murphy, or order, Four Thousand Dollars, value received, with interest at the rate of six per cent. per annum, having deposited with them, as collateral security, with authority for them to sell the same at public or private sale on the non-performance of this promise, without notice, Thirty Shares of the capital stock of the Illinois Central Railroad, at the par value of one hundred dollars each share. JOHN MITCHELL.

FOREIGN BILL OF EXCHANGE.

£3,000 00/100 Chicago, Ill., Sept. 1, 19—

Sixty days after sight of this our FIRST Exchange (Second and Third unpaid), pay to the order of William Stewart, Three Thousand Pounds Sterling, value received, and charge the same without further advice to ALBERT MARTIN.

To Messrs. Roberts & Co.,
London.

NOTE WITH INTEREST.

$500 00/100 New York, June 8, 19—

Four months after date, for value received, I promise to pay to the order of Henry Meyers, five hundred dollars, with interest added.

JOHN HAMMOND.

JUUDGMENT NOTE.

For value received I promise to pay Joseph Holmes, or order, five hundred dollars, with interest, two months from date, and I hereby nominate, constitute and appoint the said Joseph Holmes, or any attorney-at-law of this State, my true and lawful attorney, irrevocably, for me and in my name to appear in any court of record of this State, at any time after the above promissory note becomes due, and to waive all process and service thereof, and to confess judgment in favor of the holder hereof for the sum that may be due and owing hereon, with interests and costs, waiving all errors, etc.

Witness my hand and seal at Boston, Mass., this first day of June, in the year one thousand nine hundred and ———.

ROBERT CARR.

ASSIGNEE'S REPORT TO CREDITORS.

Baltimore, Md., Jan. 15, 19—.

Messrs. ———

Gentlemen:

Mr. Theodore Krauss, of this city, has this day made assignment of his business to me, for the benefit of his creditors.

The condition of his affairs, as I find them, are in no sense discreditable to him as a business man of sound integrity, but are due rather to circumstances beyond his ability to control.

Much of the paper he holds is at present unavailable because of the suspension of concerns of which he is a large creditor.

His books, which have been well kept, show assets and liabilities as follows:

Assets—

Real estate		$25,000.00
Stock on hand		14,970.85
Bills receivable, good	$7,284.60	
doubtful	2,934.00	
bad	540.00	
		10,758.60
Bank accounts, good	$6,625.30	
doubtful	1,238.64	
bad	497.80	
		8,361.74
Cash on hand		835.00
		$59,926.19

Liabilities—

Borrowed money	$15,368.91
Bills payable	11,250.00
Accounts due	5,460.35
Motgage on real estate	10,000.00
Interest due on mortgage	300.00
	$42,379.26

If not required to sacrifice under forced sales, the above estimates of his assets would, no doubt, be

verified by cash sales if needful time is taken to adjust and realize, and with this end in view, I would respectfully suggest to his creditors, that they grant permission to the assignee to continue the business and sell the stock and real estate in the regular way to the best advantage for creditors' benefit, and to collect Book Accounts and Bills Receivable, as they accrue.

Whenever, at any time, a sum has been realized equal in amount to 20 per cent. of all the claims, the same shall be divided, pro rata, and paid to the claimants.

On payment of each dividend, full statement shall be made of the transactions to date.

Yours very respectfully,

ANTHONY MILLS.

POWER OF ATTORNEY.

KNOW ALL MEN, BY THESE PRESENTS, that I, Joshua Small, of the City of Chicago, County of Cook, State of Illinois, have made, constituted and appointed, and by these presents do make, constitute and appoint Edgar Brown, of the same City, County and State, a true and lawful attorney for me and in my name, place and stead, [here state the things that Edgar Brown is authorized by this instrument to do for you, whether to lease, purchase, sell and convey real estate, settle claims, purchase or sell goods, transfer stocks, make

or accept drafts, notes, checks or other commercial paper, or to be a general substitute] giving and granting unto my said attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, as fully to all intents and purposes as I might or could do if personally present with full power of substitution and revocation, hereby ratifying and confirming all that my said attorney or his substitute shall lawfully do or cause to be done by virtue thereof.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the first day of May, in the year one thousand nine hundred and ——.

JOSHUA SMALL. [L. S.]

Sealed and delivered in
the presence of
OTTO MYERS.

REVOCATION OF POWER OF ATTORNEY.

KNOW ALL MEN, BY THESE PRESENTS, that whereas Joshua Small, of the City of Chicago, County of Cook, State of Illinois, in and by my letter of attorney, bearing date first day of June, in the year one thousand nine hundred ——, did make, constitute and appoint Edgar Brown, of the same City, County and State, my attorney, to [here insert the things that Edgar Brown was authorized to do for you by power of attorney]. Now, know ye all that I, Joshua Small, by these presents do revoke, countermand, annul and make void

the aforesaid Power of Attorney, and all authority and power therein given, to the aforesaid Edgar Brown.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this third day of July, one thousand nine hundred and ——.

JOSHUA SMALL. [L. S.]

Sealed and delivered in
in presence of
OTTO MYERS.

FORM FOR AN ASSIGNMENT OF ACCOUNT.

KNOW ALL MEN, BY THESE PRESENTS, that I, Joel Ware, of the City of Chicago, County of Cook, State of Illinois, in consideration of the sum of seventy-five dollars, to me paid, the receipt whereof is hereby acknowledged, have sold, assigned and transferred to Robert Clark, of the same City, County and State, to his proper use and benefit, any and all sums of money now due or to become due upon the annexed account or upon the merchandise specified therein.

AND I hereby give the said Robert Clark, his executors, administrators and assigns, full power and authority to demand, collect, receive, compound, and give acquittance for the same or any part thereof, and in my name or otherwise to prosecute and withdraw any suits or proceedings at law or in equity therefor.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this tenth day of April, 19—.

JOEL WARE. [SEAL]

In presence of

OLIVER DIX.

NOTE.—The foregoing form will answer for the assignment of any other personal property by substituting for the *account* a description of of the property to be assigned.

FORM FOR ASSIGNMENT ENDORSED UPON ANY WRITTEN INSTRUMENT.

KNOW ALL MEN, BY THESE PRESENTS, that I, Edward Warren, mentioned within this document, have, in consideration of fifty dollars, to me in hand paid by Timothy Rogers, assigned, transferred and set over unto the said Timothy Rogers, and his assigns, all my interest to and in the within-written instrument, and every article, or thing therein contained. I do hereby constitute the said Timothy Rogers my attorney, in my name, but to his own use, and at his own risk and costs, to take all legal measures which may be necessary for the full recovery and enjoyment of the assigned premises, with power of substitution.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this tenth day of June, 19—.

EDWARD WARREN.

In presence of

HENRY FISK.

FORM OF WILL.

I, William Sloane, of the City of Chicago, County of Cook, State of Illinois, being of sound mind, memory, and understanding, and being aware of the uncertainty of life, do make this my last WILL AND TESTAMENT, in manner following, to wit:

First: After all my lawful debts and funeral expenses are paid, I give and bequeath unto my wife, Maria Sloane, her heirs and assigns, the dwelling house and land connected therewith, which we now occupy as a homestead, together with the library and all the furniture, and everything useful and ornamental therein contained, also one hundred shares of the New York Central Railway Company.

Second: I give and bequeath to my son, Samuel Sloane, the farm, situated in Cook County and containing about one hundred acres, and the house, barn and other appurtenances located on said farm, together with all crops standing or housed, and all the stock and farming implements appertaining thereto.

Third: I give and bequeath to my daughter, Sarah, three thousand dollars in cash.

Fourth: All the remainder of my estate, both real and personal, I give and bequeath to my wife, Maria Sloane, her heirs and assigns, for her own use absolutely; and I do hereby constitute and appoint to be my executor and executrix, respectively, of this my last WILL AND TESTAMENT, my son, Samuel, and my wife, Maria; revoking all former wills made by me.

IN WITNESS WHEREOF, I have hereunto subscribed my name, and affixed my seal, the seventh day of March, nineteen hundred and ——

WILLIAM SLOANE. [L. S.]

George Kemp,
John Black,
Jacob Randall.
Witnesses.

FORM OF AGREEMENT.

This agreement, made this tenth day of October, one thousand nine hundred and ——, by and between Julius Canfield, of the City of Chicago, County of Cook, State of Illinois, party of the first part, and James Carter, of the same City, County and State, party of the second part, WITNESSETH: That in consideration of the covenants on the part of the party of the second part, hereinafter specified, the said party of the first part, doth covenant and agree to and with the said party of the second part, that he, the said party of the first part, will on or before the fifteenth day of January next, deliver in good condition, at the business place of the party of the second part, one iron smoke stack, the same to be constructed of the best material obtainable and in every detail according to specifications hereunto annexed, and the said party of the second part, for and in consideration of the covenants by the party of the first part, does agree to pay for said smoke stack the sum of three hundred dollars thirty days after date of delivery.

IN WITNESS WHEREOF, we have hereunto set our hands and seals on the day and year above written.

JULIUS CANFIELD. [L. S.]
JAMES CARTER. [L. S.]

Signed, sealed and delivered in presence of
ROBERT WARE.

CHATTEL MORTGAGE.

THIS INDENTURE, made and entered into this first day of August, in the year of our Lord one thousand nine hundred and ——, between John Gemmill, of the town of Chicago, County of Cook, State of Illinois, party of the first part; and Thos. Hardy, of the same Town, County and State, party of the second part;

Witnesseth, that the said party of the first part, for and in consideration of the sum of $1,000, in hand paid, the receipt whereof is acknowledged, does hereby grant, sell, convey, and confirm unto the said party of the second part, his heirs and assigns forever, all the singular and following described property, to wit: three tables, two bureaus and one bed, all in home of said John Gemmill in the aforesaid town.

Provided always, and this mortgage is upon the express condition, that if the said John Gemmill shall pay to the said Thos. Hardy the sum of $1,000, with interest thereon, as follows, viz: Two hundred dollars in two months, two hundred dollars in four months, three hundred dollars in six months; and the fur-

her sum of three hundred dollars in eight months from the date hereof, which the said John Gemmill hereby agrees to pay, then this transfer to be null and of no effect; but in case of non-payment of the said debt and interest, at the times above mentioned, then the said Thos. Hardy shall have full power to enter upon the premises of the said party of the first part, or any other place or places where the goods and chattels aforesaid may be, to take possession of the said property, to sell the same, and the avails (after deducting all the expenses of the sale and keeping of the said property, to apply in payment of the above debt, and in case the said party of the second part shall at any time deem it necessary for his safety, it shall be lawful for him to take possession of such property, and to sell the same at public or private sale, previous to the time above mentioned for the payment of such debt, applying the proceeds as aforesaid, after deducting all expenses of the sale and keeping of the said property. If from any cause said property shall fail to satisfy said debt, interests, costs, and charges, I hereby covenant to pay the deficiency.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year first written above.

JOHN GEMMILL. [L. S.]

Signed, sealed and delivered
in the presence of
JACOB KRAUSE.

ABBREVIATIONS USED IN BUSINESS.

Jan. .....January
Feb. .....February
Apr. .....April
Aug. .....August
Sept. .....September
Oct. .....October
Nov. .....November
Dec. .....December

All other months are written out in full.

Agt. .....Agent
A. M.....Before noon (Ante-Meridian)
Asst. .....Assistant
c. i. f.....cost, insurance, freight
Cor. Sec.....Corresponding Secretary
e. g.....for example (exempli gratia)
et al. .....and others, from et alii
etc. .....et cetera or and so forth
f. o. b.....free on board; means that all the charges up to and including the placement upon train or vessel is included in the price.
i. e.....that is, from id est
inst. .....meaning instant, or present month
M. .....Meridian or noon, from Meridies
Mfg. .....Manufacturing
Mgr. .....Manager
MS. or MSS. .....Manuscript or manuscripts

p. or pp.....page or pages
P. M.....Afternoon, or Post Meridian
Prest .....President
prox. .....coming month, from proximo
R. R. .....Railroad
Ry. or Rwy. .....Railway
Sec. .....Secretary
St. or Sts. .....Street or Streets
Supt. .....Superintendent
Treas. .....Treasurer
ult. .....last month, from ultimo
viz. .....namely or to wit, from videlicet

MERCANTILE TERMS AND TECHNICALITIES.

Abandonment.—Under certain circumstances, in marine insurance, the assured may abandon his property to the underwriter, and claim indemnity as for a total loss.

Acceptance.—The act by which the drawee of a bill of exchange binds himself to pay the same when due. Simply writing the name across the face of the bill constitutes a legal acceptance.

Accommodation-Paper.—Promissory notes or bills of exchange given without value for the accommodation of some person, which, being based upon no actual transaction, and representing no real funds, are termed *fictitious capital* or *"kiting."*

Account Current.—A continued debtor and creditor account, bearing interest, between two or more parties, and usually balanced semi-annually.

Account Sales.—An account of goods received and sold, specifying the numbers, marks and particulars of the different packages, and their respective selling prices; also charges for landing, storing, freight, insurance and commission; and duty, when paid; all of which are deducted from the gross proceeds of the sale of goods; the balance being the net proceeds.

Ad Valorem Duty.—Duty levied on the value of the article only.

Advances.—Payments in advance, made by merchants on account of goods consigned to them either by the acceptance of the shipper's drafts or by the remittance of bills of exchange.

Administrator.—A person duly authorized by competent authority to manage the estate of a deceased individual, who has died intestate, or when an appointed executor declines to act.

Advice.—Notice of a bill drawn.

Advices.—Reports of the course of exchange, the state of trade, and general commercial intelligence communicated by letter.

Agent.—A person authorized by a principal to transact some business, or to manage some affair. A *general* agent is one who is authorized to transact all the business of his principal, growing out of a particular employment. A *special* agent is one who is employed for a special purpose, being special and his powers limited.

Affidavit.—A sworn statement or declaration in writing before an official authorized to execute such instruments.

Agreement.—A compact or bargain, for a consideration, to do, or not to do, a specified thing or thing if made before witnesses. Agreements should always be in writing to avoid disputes, but verbal agreements are binding.

Arbitration.—An adjustment of a dispute by the decision of one or more private individuals called *arbitrators,* nominated by authority, or by the parties concerned. Their judgment is termed an *award.*

Assets.—The property or cash of an insolvent, a bankrupt or a deceased person.

Assignee.—A person to whom the management of an insolvent's affairs is entrusted.

Assignment.—The transfer or surrender of any real or personal property, or of an interest in the same.

Attorney.—A person legally authorized to do some special act for another; for instance, signing the name of his principal, or, if necessary, affixing his seal.

Averages—Are of two kinds, in marine insurance; particular and general.

A *particular average* is a contribution by the underwriters *pro rata* to make good damage done to the property insured by what is termed *accidents of the seas,* as when a vessel loses part of her rigring or an anchor, or when goods are washed overboard, or injured by the salt water.

A *general average* is a contribution by all parties concerned—*i. e.,* the owners of the ship, freight, and cargo. That is to make good any loss incurred for the preservation of the whole, as when a mast or an anchor is cut away, or a part of the cargo thrown overboard.

Award.—In any mercantile dispute the decision of arbitrators.

Balance of Trade.—When one country exports to another more goods than it imports, the difference must be paid in cash; this difference is called the balance of trade between the two countries, and is largely instrumental in fixing the rate of exchange.

Banker.—An agent for the receipt and payment of money, who receives deposits of money at interest or for safe keeping.

Bankrupt.—An insolvent person, who by law is made amenable to the bankrupt laws.

Bank.—An institution for carrying on the various operations of banking. Those organized under the national banking law of the United States are usually joint stock companies, trading under an assumed title, whose capital is subscribed by a numerous body of stockholders and whose affairs are managed by a board of directors. These institutions receive money on deposit, for safe keeping, collect drafts, notes and bills of exchange, issue bank bills, discount commercial paper, and render without difficulty the transmission of funds by drafts and bills of exchange. Some banks are national, being organized under state banking laws.

Barratry.—Any illegal act committed by the master or crew of a ship whereby the owners are injured or defrauded.

Bill of Exchange.—An order to pay a certain sum of money at a time specified.

The use of bills is principally to effect the settlement of accounts, or payment of debts, between parties residing at a distance from each other, without the transmission of bullion or money.

Bills of Exchange are of two kinds, *inland* and *foreign,* but both are subject to the same commercial usages. An inland bill is commonly called a draft.

Bill of Lading.—Receipt given by the master of a vessel for goods shipped. Bills of lading are given by all inland transportation companies, usually in duplicate, one copy being held by the shipper, the other forwarded by the shipper to consignees.

Bills of Purchase.—Bill of goods sold, with the price or value of each article shown.

Bill of Sale.—An instrument conveying certain chattels or goods, or an interest in the same.

Bill Payable.—A promissory note or an acceptance given by a firm or an individual to other parties for value received.

Bill Receivable.—A promissory note or acceptance received from a firm or individual for value received.

Bond.—A sealed document by which a person (*the obligor*) binds himself, his heirs, executors and administrators to pay a certain sum to another per-

son (the *obligee*), on or before a future specified day. This is a *single bond.* But usually a condition is added, that, if the obligor shall do a certain act, or pay a certain sum of money, on or before a time specified, the obligation shall be void; otherwise it shall remain in full force. If the condition is not performed, the bond becomes forfeited.

Bonded Goods, Goods in Bond.—Such as are stored in a bonded-warehouse awaiting payment of the duty on the owner giving a bond for the payment of such duty and other charges, on their removal for home consumption, or re-shipment to some other country.

Bonded-Warehouse.—A government building in which bonded-goods are stored, and under Custom House supervision.

Broker.—A person who acts as intermediary between one person and another in the purchase of goods, bills of exchange, etc.

Brokerage.—The charge made by a broker for his services.

Bullion.—Uncoined gold and silver.

Call Loan.—Money loaned, to be repaid upon call or demand. Such loans are secured by the hypothecation of securities, such as can be sold readily, and the person making the loan secures a margin upon the market value of security sufficiently large to insure himself against loss in case a call for the

money should not be responded to and the collaterals have to be sold at a sacrifice. The limit allowed to the borrower to respond to a call is twenty-four hours; after that time the lender may dispose of the hypothecated securities at private or public sale.

Calls.—See Puts and Calls.

Charter Party.—A contract between the owner or master of a vessel who *lets,* and the merchant or ship-broker, who *hires* the ship, either wholly or in part, for a stated voyage or a specified time.

Check.—An order addressed to a bank, or banker, for the payment of money to the individual named, or to his order, or to the bearer, on demand.

A certified check is one, upon the face of which, the paying teller of a bank certifies that the drawer of the same has sufficient funds to the credit of his account on deposit at the time of presentation to pay the same.

Clearing.—The documents required for clearing are called "Clearance papers," and are necessary to permit a vessel to leave port.

Common Carriers.—Such as carry goods or articles for hire for the public. A common carrier has no right to charge one person higher rates than he charges another.

Commission Merchant.—One who transacts business as the agent of others, receiving a rate per cent as his commission.

Collaterals.—Securities deposited by a borrower to secure a loan.

Composition.—An arrangement by which the creditors of an insolvent agree to accept a portion, in lieu of the whole of their respective demands, for instance, a composition of 50 cents on a dollar.

Compromise.—The adjustment of a difference by mutual concession.

Consignee.—An agent to whom goods are sent to be sold on commission.

Consignment.—Goods shipped.

Consul.—An agent of government at a foreign port, appointed to protect the maritime interests of the country he represents.

Contingent.—The share concerned with others in an enterprise.

Corner.—A corner in any stock occurs when parties who have contracted to deliver that stock can neither purchase not borrow it to fulfill contracts.

Coupons.—Small slips, cut from bonds, forming so many orders for payment of the dividend or interest on the bond as it matures.

Credits.—Credits are instruments authorizing merchants to draw upon bankers for certain sums of money to be used only in *bona-fide* operations.

Customs.—Duties on goods imported or exported.

Debenture.—A certificate by Custom House officials good for the bounty, or drawback, on certain kinds of goods exported.

Debt.—Cash or value due by one person to another.

Demurrage.—An allowance made to the owners of a vessel of so much per day for her detention in port beyond the time agreed upon.

Deviation.—In marine insurances is a wilful departure from the regular course of voyage by which the policy is invalidated.

Discount.—The difference between the value of money paid at once and money payable at a certain time in the future. The rate of discount to be charged on commercial paper will vary according to the time which will elapse before it matures. Discount is usually reckoned at the legal rate of interest at the place where the discount is made, but arrangements at more favorable rates are sometimes made with the banks when the paper is *gilt edged,* i. e. unusually good. Discount is charged on the number of days a note or acceptance has to run, and is calculated in exactly the same way as interest, but it is deducted from the principal instead of being added.

Dishonored.—A bill of exchange or draft is dishonored when the party upon whom it is drawn refuses payment or acceptance.

Dividend.—The proportion of net earnings allotted to each holder of shares in a stock company.

Draft.—An inland bill of exchange drawn by one person upon another.

Drawee.—The person on whom a bill is drawn.

Drawer.—The person who draws a bill.

Dunnage.—Loose mats, wood, &c., used in stowing a cargo.

Embargo.—An arrest on goods or ships by public authority.

Endorsement.—The writing of the holder's name on the back of a check, draft, note or bill of exchange, for the purpose of transferring it to another person.

A person may endorse a bill without incurring liability by adding to his endorsement the words, "*Without recourse to me.*" This is usually done when one party endorses a bill as agent for another.

There are two kinds of endorsement—to order and in blank. If to order, the note or bill is payable only to the endorsee, or to his order; if endorsed in blank it is payable to bearer. The holder of a note or bill endorsed in blank can make it payable to whomever he likes by writing the necessary words above the endorser's signature; this is done to escape responsibility; for if one's name is not on the back of the paper, he is not liable should it be dishonored; the holder's remedy is against the endorsers and drawer.

Excise.—Internal revenue or a tax on goods manufactured and consumed in the country.

Execution.—The act of seizing a person's goods or other effects for the satisfaction of a judgment.

Firm.—A business concern consisting of two or more partners.

Free Port.—One where goods are warehoused and exported free of duty.

Freight.—Rate paid for the transportation of merchandise by land and sea.

Grace, Days of.—Number of days allowed by law or custom for the payment of a bill of exchange, draft or note beyond the day on which it falls due.

Guaranty.—The promise made in writing by the guarantor to answer for the payment of some debt, or the performance of some act or duty, in case of the failure of another person, who is, in the first instance, liable for such payment or performance.

Hypothecate.—A right conferred upon a creditor in or to a thing, by which the creditor, in case of default of the debtor, obtains the power to cause that thing to be sold, and out of the proceeds to discharge the debt.

Insolvent.—One who cannot pay his debts.

Insurance.—A contract by which one party undertakes, for a consideration called a premium, to indemnify another against certain losses. There are three kinds of insurance, viz:

1st. On ships and their cargoes, and on their freight.

2d. On houses and personal property of every description, against the risk of fire and lightning.

3d. On lives.

Interest.—Money paid for the use of money loaned at a certain rate per annum.

Invalid Note.—When no consideration is given for a promissory note; or when such note is obtained by misrepresentations or under threats, or for illegal considerations; such as gambling debts, bribery, etc., the note becomes invalid. A note becomes invalid in some states if dated on Sunday or a legal holiday, or if dated ahead

Invoice.—An account of goods supplied or shipped containing the marks and numbers of the different packages or lots, and specifying their contents and cost. It also contains the charges for shipping, insurance, and commission, which are added to the prime cost of the goods.

Jettison.—The throwing overboard any part of the cargo, or of cutting away masts, anchors, sails, riggings, boats, etc., justified by stress of weather; by being chased by an enemy, or by running aground. The owner of the property so sacrificed, for the preservation of the whole, has a claim upon the owners of the property preserved, who are bound to share his loss with him.

Judgment Note.—A promissory note containing a confession of judgment.

Letter of Credit.—A letter written by one person to another, directing him to pay or to hold a certain sum of money at the disposal of a third party. It is not transferable by endorsemment.

Lighterage.—Price paid for the hire of a lighter or barge.

Liquidation.—The settlement of the affairs of a business house by the sale of stock, recovery of claims, payments of debts, etc.

Log.—The record from day to day of a ship's voyage in the form of a diary.

Long.—When a party has stock on hand.

Manifest.—A list of goods on board of a ship, a copy of which the captain is required to hand over to the Custom House on his arrival at port of destination.

Margin.—A percentage deposited with a broker to secure him against loss by violent fluctuations in prices.

Notary.—A person duly authorized to take oaths, attest deeds and writings, and to note and protest bills of exchange and promissory notes.

Par.—A stock or a bond selling for exactly the amount expressed upon its face, is said to be at *par*. When selling at a premium it is said to be *above* par. When selling below face value it is said to be *below* par.

Par of Exchange.—The intrinsic value of the money of one country in that of another, comparing gold with gold and silver with silver.

Policies.—Forms on which contracts for insurance are written.

Pool.—A combination formed to control the price of merchandise or stocks.

Power of Attorney.—A written authority from one person, giving another the power to transact business for him. A power may be general or special. A general power gives to another the right to execute any act, which his principal might have done, if he himself had been present personally. A special power authorizes the execution of some special act only. A general power should be filed in some court of record, and a copy given each person with whom the attorney transacts business.

Primage.—An allowance made by the consignee or shipper to the captain for loading the goods.

Procuration.—Power given to a clerk or agent to act or sign for a business house.

Promissory Note.—A written promise by one person to pay another a specified sum at a specified time.

Protest, Notarial.—The evidence required by law of the due presentation of a bill for acceptance or payment.

Puts and Calls or Options.—Options represent a cheap method of operating in the stock or cotton market, as all liability is limited to the small cost of the option. These options are essentially of two kinds, *Puts and Calls.*

In stock speculation, a *Call* is a contract which gives the *right* to *buy* a specified number of shares of a stock at any time during a stated period at a

price named in the contract, which price would be a few points *above* the prevailing market price of the stock on the day of issue, the number of points varying according to the amount paid for the call and the length of time for which it is issued.

A call is secured in anticipation of an advance in the price of a stock and the returns would be according to the point at which the contract was closed *above* the price specified in the call.

For example, a call is secured on New York Central R. R. stock at, say, 110, and the market price advanced above that point, the returns would be according to the distance above 110 at which the contract was closed.

If closed at 115 the returns would be $50 per 10 shares, $100 per 20 shares, etc.

If closed at 120 the returns would be $100 per 10 shares, $200 per 20 shares, etc.

A *Put* is a contract which gives the *right* to *sell* a specified number of shares of a stock at any time during a stated period at a price named in the contract, which price would be a few points *below* the prevailing market price of the stock on the day of issue, the number of points varying according to the amount paid for the *Put* and the length of time for which it is issued.

A put is secured in anticipation of a decline in the price of a stock, and the returns would be ac-

cording to the point at which the contract was closed *below* the price specified in the put.

For example, if a *Put* is held on Amalgamated Copper at, say, 90, and the market price declined below that point, the returns would be in proportion to the distance below 90 at which the contract was closed.

If closed at 85 the returns would be $50 per 10 shares, $100 per 20 shares, etc.

If closed at 80, the returns would be $100 per 10 shares, $200 per 20 shares, etc.

In cotton speculation, when a call is bought the privilege is secured of calling or demanding a certain number of bales of cotton, after the price of the cotton has advanced beyond the price at which the privilege permits it to be called. The profit from the transaction is secured by calling the cotton at the lower price, and selling it immediately at the higher price. The profit would be the difference between the price at which bought or called and the price at which it was sold.

A *Put* operates in the same manner as for stocks.

Quarantine.—The detention for a certain length of time at a place called *Quarantine Ground* of a vessel suspected of having some contagious or malignant disease aboard.

Quotations.—The prices of stocks, goods, rates of exchange and freight, etc., contained in publica-

tions or transmitted through correspondence from one business house to another or to customers.

Quoted on Board, Free on Board.—What goods will cost, including all charges incurred in shipping is the price free on board; it is quoted on board.

Receipt.—A written acknowledgment from a party that payment as therein stated has been received. A receipt may be in full to date, in full of all demands, or on account.

Release.—The relinquishment of some right or claim one has against another.

Register.—A document, attesting the place where a ship is built, its tonnage, &c.

Respondentia.—*In respondentia* is money lent on the security of a cargo.

Returns.—The amount of a trader's sales in a certain time. The value in goods or money returned by the consignee to the consignor. A remittance in return for one received.

Salvage.—Property saved from a fire or a wreck. In maritime affairs, it signifies also the expenses attending the recovery of the cargo or ship, when wrecked, captured, or abandoned by the crew for their own preservation.

Seaworthy.—A term implying that a ship is in every way fitted for her voyage.

Short.—When a party sells stock which he does not possess, expecting to buy or borrow it in time to deliver.

Silent Partnership.—One in which capital only is furnished and no active part taken in the business.

Stoppage in Transitu.—The right to resume the possesion of goods which have been sold to another on credit, while they are in the hands of a carrier or middle-man, in their transit to the person to whom they were sold, and before they are delivered into his actual possession.

Underwriters.—Those who assume insurance risks. At the present time the business of insurance is conducted by incorporated companies, who are equally underwriters in the full acceptation of the term.

Usance.—An established custom exists in every commercial city in regard to the number of days or months at which foreign bills of exchange are drawn. This is termed the usance of that place.

Usury.—A premium paid or to be paid beyond the rate of interest established by law for the use of money borrowed.

Voucher.—A paper, book, or other document which serves to certify to the truth of accounts, or to confirm and establish a fact of any kind.

Wash.—A fictitious sale or transaction.